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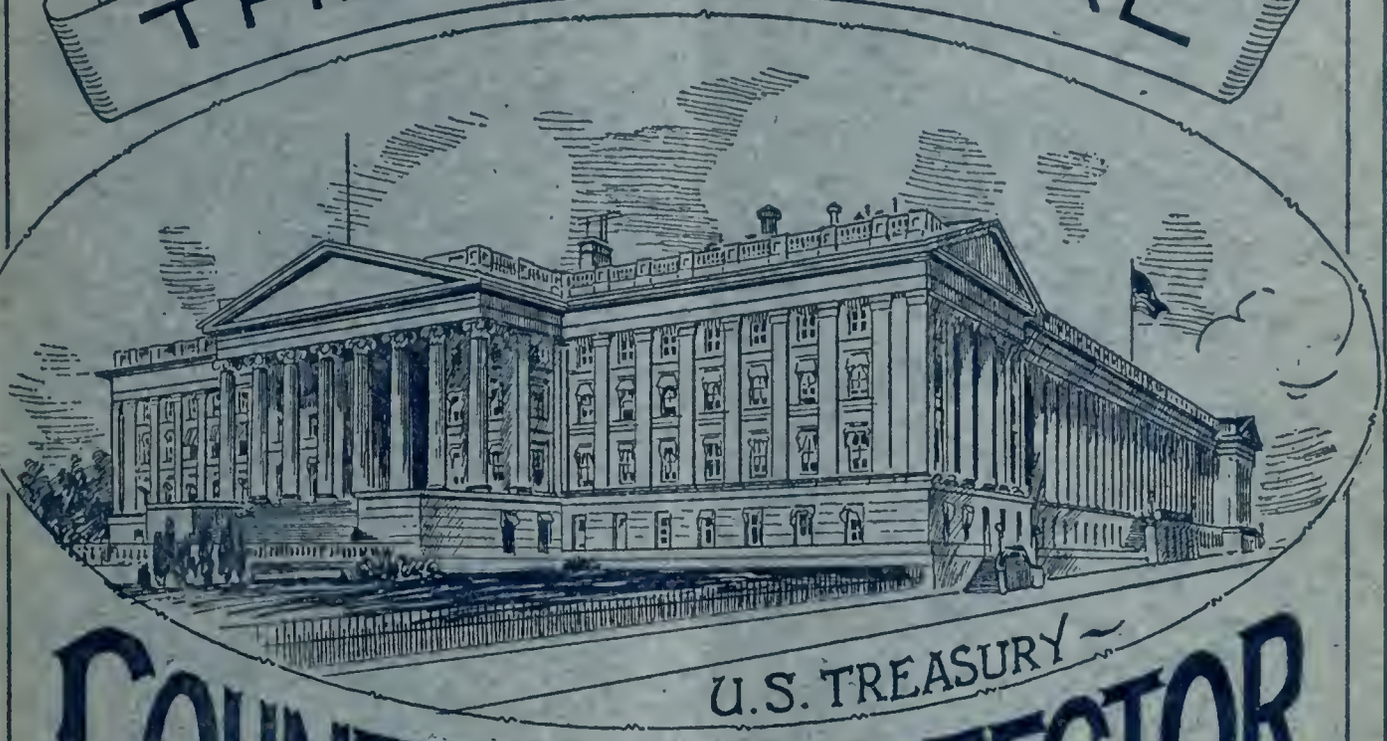
THE NATIONAL



U.S. TREASURY

COUNTERFEIT DETECTOR

JOURNAL

FOR

BANKERS & MERCHANTS

IN THE

UNITED STATES

AND CANADA...

GRANT, BUSHNELL & CO.

PUBLISHERS

73 BROAD ST., NEW YORK

The National Counterfeit Detector

APRIL 1909

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SPECIAL GUARANTEE TO YEARLY SUBSCRIBERS ONLY.

We will pay the face value of any counterfeit United States Note, Treasury Note, Gold Certificate, Silver Certificate, or National Bank note, also that of any Canadian note, not mentioned in our latest publication or by our special postal notice, on presentation, that is accepted by yearly subscribers.

THE RECOGNIZED AUTHORITY

The National Counterfeit Detector

GRANT, BUSHNELL & CO., Publishers

73 BROAD STREET, NEW YORK

J. FRED GRANT, President. E. D. BUSHNELL, Vice-President.

ROBERT A. JONES, Sec'y and Treas.

Compiled and published under the personal supervision of the experts
J. FRED GRANT and E. D. BUSHNELL

Published Monthly. April, 1909 $3 Yearly; In advance.

Beware of Fraudulent Checks

Complaint comes to us from Michigan of the circulation of fraudulent checks, ranging in value each from $2.50 upward, but none so far seen being for more than $4. The checks are drawn and first circulated in small towns in Missouri, Illinois, Indiana and Ohio, and the checks discovered to date are on the Jackson City Bank, of Jackson, Mich., and drawn by one J. C. Freeman, who signs "Secretary and Treasurer National Adver-

NEW COUNTERFEIT $2 SILVER CERTIFICATE.

CHECK LETTER B.

Act of August 4, 1886; series 1899; check letter B; plate number very indistinct, but probably 884 or 984; W. T. Vernon, Register; Chas. H. Treat, Treasurer.

Very poor photo-mechanical production on a fair quality of paper, but having a greasy appearance and touch. Numbering fairly well done, but a lighter blue than genuine. Seal and large numeral "2" a darker blue than genuine. Portrait of Washington very scratchy. Lathe work cannot be traced; in fact, the whole face of note has a very scratchy and blurred appearance and is much darker than genuine. Back of note a lighter green than genuine and is also very much blurred and indistinct. No silk fibre nor any imitation of it.

Credit is due Mr. E. J. Voltz, paying teller of the Columbia National Bank of Buffalo, N. Y., for the detection of this counterfeit.

large red X, "Authorized by the Legal Tender Acts of 1862 and 1863," in counterfeit, appear heavy and letters broken and crooked, while in genuine they are even and clear. Words "Treasurer of the United States," under signature of Ellis H. Roberts, also a poor piece of work, capital "U" in "United" being broken. Below the large words "The United States of America" are horizontal or parallel lines, but such lack cross lines that should be there. The same applies also to background of portraits. Portraits of Lewis and Clark good, also the buffalo. Different numbers appear on different notes. Back of note looks well.

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We are indebted to Mr. H. A. Reece, assistant cashier of the Union Bank, Jackson, Michigan, for our information.

Counterfeit $10 United States (Buffalo) Note

CHECK LETTER A.

Legal tender acts of 1862 and 1863; J. W. Lyons, Register; Series 1901; Ellis H. Roberts, Treasurer; A 249. Good counterfeit, excepting slight off-color of red seal, especially large red X with word "Ten" across it. Front and back printed on separate pieces of thin paper, having coarse silk fibre between and pasted together, which makes the bill stiffer than genuine; some bills lack fibre. Delicate lines too heavy. Bill lacks that nice, clean look, with contrast of light work and heavily shaded parts, of genuine. On close examination through a magnifying glass, the engraving of the two lines over large red X, "Authorized by the Legal Tender Acts of 1862 and 1863," in counterfeit, appear heavy and letters broken and crooked, while in genuine they are even and clear. Words "Treasurer of the United States," under signature of Ellis H. Roberts, also a poor piece of work, capital "U" in "United" being broken. Below the large words "The United States of America" are horizontal or parallel lines, but such lack cross lines that should be there. The same applies also to background of portraits. Portraits of Lewis and Clark good, also the buffalo. Different numbers appear on different notes. Back of note looks well.

Beware of Raised Notes

We are informed that $5 U. S. notes, portrait of Jackson, series 1907, raised to $10, also $5 National bank notes raised to $10, are in circulation in Connecticut and lower New York State.

New and Dangerous Counterfeit $5 Silver Certificate

CHECK LETTER A.

Mr. John E. Wilkie, Chief of the Secret Service, reports a new counterfeit as follows:

Act of August 4, 1886; series 1899; check letter "A;" face plate number 652; back plate number 493; J. W. Lyons, Register; Ellis H. Roberts, Treasurer; portrait of Indian Chief.

The sample note under examination, which bears the serial number A41823133, is a deceptive photomechanical production on two pieces of paper, with distributed silk fiber between them in imitation of the genuine. The seal, denominational design, and serial number are all lighter than the genuine in color. The printed face of the note is nearly an eighth of an inch short and the back nearly a quarter of an inch shorter than the genuine.

The word "treasurer" in the italic type under the signature of Roberts is badly printed and the letters imperfectly formed. The fine cross hatching in the background of the portrait of the Indian chief is only suggested in the counterfeit, where these lines appear much coarser than in the genuine and badly broken. The lines forming the shading of the blue denominational figure on the left face of the note are thicker than the genuine and are much broken. On the back of the note the words "this certificate is receivable, etc.," are very badly reproduced, the lines being much broken and the letters imperfectly formed.

The word "five," appearing on the back of the note immediately to the right of the panel containing the words "United States of America," is very imperfectly reproduced. Under the first "A" in America in the panel referred to on the back of the note there is in the genuine a small unshaded space, which is entirely filled up in the counterfeit. The shading under the words "United States of America" in the counterfeit looks like a picket fence in very bad repair, instead of being regular in its formation, with the lines running all the way from the dark shading to the bottom of the panel. The color of the back very nearly approximates that of the genuine, being a trifle darker green. This note made its appearance in Philadelphia.

New Counterfeit $5 Silver Certificate (Indian Head)

CHECK LETTER D.

Mr. John E. Wilkie, Chief of the Secret Service, reports a new counterfeit as follows:

Act of Aug. 4, 1886; series 1899; check letter D; face and back plate numbers indistinct or missing; W. T. Vernon, Register; Charles H. Treat, Treasurer. The serial number of the only note thus far seen is D17278366.

This is a dangerous and deceptive counterfeit, the face of which is apparently a photographic platinum print. The general effect of this very closely approximates genuine. Color of the seal, denominational design and numbers is darker than genuine, the seal being particularly bad and suggesting brush work. The last three letters of "bearer," the word "on" and the first two letters of "demand" in script, right face of note, appear to have been placed on with a pen or brush. Back of note is deceptive, but is a blue-green and darker than genuine. Whenever note is sharply folded the ink on the back appears to break and scale off. This note is particularly deceptive from the fact that it is printed on genuine paper, which has been obtained by bleaching a note of smaller denomination, probably a $1 bill. In bleaching the note the color has been taken out of some of the distributed silk fibre lying close to the surface, but the deeply imbedded fibre is still visible in the paper, though the blue has been changed to a purple and the red has been somewhat lightened. This note made its appearance in New England.

New Counterfeit $5 Canadian Note

SERIES A.

The Bank of Montreal; series A; dated January 2nd, 1904. Fair, though the general appearance of the bill on both sides would immediately attract the attention of any but a most careless handler of money. The paper is much too thick and feels rather peculiar; the portraits are coarse, and the whole work resembles sketches from which plates were made. It will be discovered on close examination that in the counterfeit the fine lines over the heads and faces of the portraits differ from the genuine, for there are few of them, they are not continuous, and in the counterfeit the lines on the coats are very coarse and not well cross-lined, giving the appearance of a sketch done with a pen. An attempt has been made to imitate the lathe work of the counters, but the work is poorly done, being coarse. The numbering is fair.

Currency

Hon. Charles N. Fowler, Congressman from New Jersey, had the following to say in an address delivered before the North Side Board of Trade on March 10th:

"Mulhall stated in 1890 that the banking resources of the world were only 16 billions of dollars, of which we had a little less than one-third. To-day they are 50 billions of dollars, and we have two-fifths of the total—or 20 billions of dollars.

"The question is not only the most important before our country, but the most important before all countries because of the intimate financial relations now existing between all civilized countries—our foreign trade now exceeding $3,000,000,000 annually.

"The importance of the question is only surpassed by its difficulties owing to self-interest on the one hand and the indifference of the people on the other.

"I sincerely hope that every commercial body and every intelligent man will take the subject up and study it as its importance demands.

"The student of any such question should so far as possible divest himself of any self-interest or prejudice, and approach the problem as a juryman approaches a trial of a case. Your study should be from the bottom up, or should start with principles, and not from the top down—starting with conditions or existing practices.

"It is no time now to engage in post-mortems or in the comparison of any bills, past or proposed; but rather to set our faces resolutely to the duty of solving this all-important question.

"The first thing to be recognized, if we hope to make progress, is that there are economic principles or laws which are as immutable and certain in their operation as the law of gravitation.

"The right solution of so important a question demands of the citizens just as much patriotism and unselfish devotion as a call to arms for the defense of the Government's honor or territory, and the summons to any civic duty was never louder than at this very hour.

"Then let us try to establish a few mile stones by the way of suggestion to those who may feel called upon to give their country some service in studying the financial and currency question.

"The reserves of the banks of any country should be coined out of the standard of value of that country. Our standard of value is gold, and, therefore, our bank reserves should be gold. Discarding all popular definitions, gold is our only money because it alone is its own redeemer. Gold coin is not only a measure of value, but serves also as a medium of exchange, and in this highly organized commercial age, where credit is playing the giant part, the actual use of gold is reduced to a minimum. This very limited use of gold makes it all the more important that nothing else be permitted to perform the function of gold in our great mechanism of exchange.

"Our currency consists of United States notes, silver, checks, drafts, and bills of exchange; indeed, anything demanding the payment of money, and conveying the right to have the amount of money named in the instrument. Since the resumption of specie payments in 1879, United States notes have been only demands for money; for while, by the omnipotent fiat of the Government, we are compelled to accept them for payment, we can at once convert them into gold coin by demanding their redemption in gold.

"Our silver occupies the same place precisely. Both of these forms of currency are made lawful reserves for our banks to hold, and to that extent our reserves are diluted and weakened.

"We ought to remember how nearly the silver purchases came to ruining our National credit in 1893, and how the Treasury staggered, trembled and hung over the precipice of repudiation in 1895, when our 100 millions of gold reserves fell to 41 millions through the operation of the endless chain.

"I do not believe that a single serious student of the financial and currency question doubts the importance, indeed the absolute necessity, of disposing of these two disturbing factors in such a way as to prevent them from again imperiling our National credit, and consequently weakening our commercial fabric.

"I might use an illustration to impress upon your minds the vital importance of gold reserves exclusively as a basis of our bank resources, which will soon exceed one-half of all the bank resources of the entire commercial world.

"We have read recently of a building that was to be 1,000 feet high, which, I think, might aptly typify the future commerce of the United States. No engineer would think of resting this gigantic building upon a foundation of rock at one end, and sand and clay at the other. He would go to the solid rock over every foot of the foundation.

"Now, let me ask each of you how this building, towering 1,000 feet high and standing upon rock in part, sand in part and clay in part, differs from our commercial

fabric resting one-half upon gold and the other half upon silver, United States notes and bank notes. For be it remembered that the amount of gold in the United States is about equal to the amount of silver, United States notes and bank notes. That is, there are about 1,600,000 of gold and 1,600,000 of silver, United States notes and bank notes. All of these are being used indiscriminately by the banking institutions of the United States as reserves. As a rule, National banks do not hold bank notes as reserve, but that is immaterial since the State banks and trust companies do.

"I shall assume, therefore, for no one who has studied the question will deny it, that our bank reserves should be all in gold. If this is so, how can this end be attained unless our banking system is under one uniform administration instead of about fifty as at present?—there being a different one for every State and Territory in addition to the Government supervision of National banks.

"If we could convert all of our United States notes into gold certificates, and cut up all of our silver certificates into one, two and five-dollar bills, and drive them into general circulation, we would escape the danger from these two sources.

"But our present immobile mass of bank notes, amounting to 700 millions, would still remain to curse us and threaten our commercial stability because they are used as reserves by the State institutions throughout the United States. Therefore they ought to be eliminated from our currency system.

"A check is a demand for money conveying the right to have the amount of money stated in it, and passes by endorsement.

"A true bank note is a demand for money conveying the right to have the amount of money stated in it, and passes without endorsement.

"There is absolutely no difference in principle between the check and the true bank note, and if you will put the redemption of the bank note upon identically the same footing with the check, with respect to the cost of collection so far as the holder of the note is concerned, the bank notes in circulation at any given time will reflect the requirements of business just as accurately as the checks do, though the life of the bank note, owing to its greater facility, will be considerably longer than that of the check.

"Until the absolute identity of these two instruments of credit are recognized by law, we shall never get right upon this question, and the amount of our bank note currency will never be perfectly co-ordinated with the amount of business of the country.

"Again, until the wide variation in the fall demands for current credits, that is, those that pass without endorsement, is met by converting the bank deposits subject to check into bank notes, precisely as they are in Scotland, France and Canada, we shall continue on the rack and be subject to all sorts of spasms until we are again overtaken by a financial cataclysm.

"What else can we expect so long as the variation or increased demand during the four or five months—from August to January—amounting to about $300,000,000, must be met by taking the reserves of the banks instead of using credit currency, just at the time that our business requirements demand that our reserves should be greatest?"

Treasurer Treat's Banking Plan

Before the Pittsburg Chapter, American Institute of Banking, Charles H. Treat, Treasurer of the United States, spoke on March 23 on the National Banking Law and suggested some amendments he deemed desirable. He referred to the growing and widespread interest awaiting the report of the National Monetary Commission. Speaking of the modern banking system, he said that one of its features, quite unknown two generations ago, was the supremacy of advantage to a bank from, not the issuance of its notes, but the growth of its deposits. This, he said, was now, in the larger centres, the primal source of profit in banking. He continued:

"Aside from this, another new banking feature, which is growing to larger and larger proportions, is the investment in securities—not alone by the bank—but for its customers, who use the bank's instrumentalities in the purchasing of bonds. A bond department has been established in many banks and is a new feature of profit, influence and responsibility. Therefore, the bank man now occupies a much larger horizon in the features of our financial life than ever before."

Treasurer Treat defended the present National banking system at some length and declared that the idea of asset currency seemed to be more in the interest of the bankers than for the people at large or for the benefit of the Government, as well as the taxpayer. The low rate of interest on Government bonds scarcely makes felt the burden of taxation to the taxpayer. He contended that the experience of the Civil War had subsequently proved that the lower rate of interest the Government pays the lower the commercial rate of interest. Taking up the question of the advisability of some amendments to the National banking system, Mr. Treat advocated a plan for a National Clearing House Bank to be owned by the banks. Its capital, he said, should be from $200,000,000 to $500,000,000, and it should be allowed to issue National bank currency. It should be,

also, a Government depositary, or reserve agent, for all the banks doing business with it should have the right to deal in foreign exchange and to re-discount bankable paper and in times of commercial need should have the privilege of receiving as collateral security the paper discounted by the National Clearing House banks, which would have two endorsers beside the principal. The banks would, furthermore, furnish an opportunity for the city banks to invest their money more in commercial paper and less on the Stock Exchange.

Mr. Treat urged as another amendment to the system that all the present National bank notes be retired and that the Government bonds, on which the circulation was based, should be redeemed at 105, a price that would cover the average cost that had been paid by the banks.

"The decline in the price of 2 per cent. bonds, so largely used as a basis for bank circulation, is much to be regretted," continued Mr. Treat. "It, however, calls attention to a pertinent fact that I have before advocated—that a class of bonds should be used for banking purposes alone. This issue of bonds, by the Government, at 50 years, I would have known as 'banking bonds,' with interest at 2 per cent.—to be sold always at par, neither above nor below—and be redeemed at the option of the holder. This would do away with the prevailing practice of speculating in Government bonds, which stimulates so much the expansion and retirement of the currency, involving the Government in the large additional expense of issuing and retiring the currency frequently, and would make a stability that will prevent any fluctuation in the price of the bonds. Such bonds should entitle to all banks freedom of circulation without taxation, and in this way would be quite as acceptable as coin as a basis of issue of bank notes."

As a means of facilitating the work of redeeming National bank notes, the Treasurer recommended a uniform currency of simple design. This "United States bank currency," he believed, should constitute, with the gold certificates, the entire paper currency of the country. The greenbacks and silver certificates could be retired at the rate of $50,000,000 per annum so that in 11 years they would all be supplanted. Mr. Treat was not in favor of branch banks.

Would Alter Banking Laws

Renewal of his recommendation of last year for a general revision of the laws relating to co-operative savings and loan associations was made by Clark Williams, New York State Superintendent of Banks, in his annual report to the Legislature March 15, on building and loan and co-operative savings and loan associations. Supt. Williams transmitted also a supplemental report on savings banks, trust companies, safe deposit companies and miscellaneous corporations under his jurisdiction.

"While there is not the urgent need of legislation that existed prior to the recent amendments to the banking law," says the report on co-operative and loan associations, "I believe these institutions would gain in dignity and strength and secure a larger portion of public favor and support if their methods were more closely assimilated and they were all operating under the same general law.

"If this proposal meets with your favorable consideration certain provisions will be inserted in the bill presented for the purpose of increasing the protection afforded to members by recent reformatory legislation and confirming and establishing by mandatory legislation certain other reforms in methods which have been generally adopted as a result of the supervision exercised by this department, reinforced by an enlightened public opinion."

These institutions, according to the report, have just passed a satisfactory year.

"While the strictly local and truly co-operative associations suffered severely from the resultant scandals and unenviable notoriety when the system was purged by the elimination of so many so-called National associations some years ago," says the report, "they enjoyed comparative prosperity during the year 1907, when the resources of our strongest financial institutions felt the strain, and made a still further increase in total resources during the year 1908.

"At the present time the total reported assets of the local associations of the State are larger than they have been since the distinction between local and National associations was recognized. This increase in assets would, of course, be much larger were it not for the gradual and continued liquidation of a number of associations which are still in existence but are suffering the consequences of former mismanagement.

"It is hoped and believed that this beneficent system of co-operative thrift has survived the greatest dangers that threatened it, and that its future development will not only be of great benefit to the small wage earners of the State, but an honor to the worthy and intelligent men who have maintained under very trying circumstances, from public spirit rather than from a hope of adequate pecuniary reward, the high standards and ideals of the founders of the system.

"Although our examiners have discovered during the year a number of cases of misconduct on the part of officers of such associations and their work has already

resulted in the most noteworthy case in the conviction of the offenders, no association has been compelled to close its doors on account of such misconduct, or even to take advantage of the time limit in the payment of withdrawals, nor has it, from any other cause, been deemed necessary or expedient to close any such association under the authority conferred by the Legislature last year."

Superintendent Williams says he has thrown better safeguards around the organization of these institutions by the adoption of a system providing for rigid inquiry when applications are received from new associations.

"I believe," he continues, "that under this system fewer weak associations will be organized and the system itself gain in dignity and public estimation. I would suggest that in any revision of the present statutes similar procedure should be made a part of the mandatory provisions of the statute."

Eleven associations have completed liquidation during the calendar year. The greater number have been in process of liquidation for many years.

The total reported assets of all of the associations of the State increased $1,211,460 during the year, and the total resources of associations located in thirty-eight out of forty-five counties now having such associations showed a very flattering increase. The withdrawals during the year were unusually large, the total payments to withdrawing shareholders amounting to $10,944,627. The total reported assets of all associations on Dec. 31, 1908, amounted to $46,994,128, and their operating expenses were approximately 87-100ths per cent. of this amount.

Superintendent Williams recommends the abolishment of building and lot associations.

Certain information received by the State Banking Department after the close of the last calendar year and not embodied in Superintendent Williams' report submitted earlier in the session, is given in the supplemental report on savings banks, trust companies, safe deposit companies, and miscellaneous corporations.

Referring to the withdrawals from savings banks for the past year, aggregating $28,467,041 less than in 1907, and a decrease of $31,400,561 in deposits, Superintendent Williams says: "This condition is due to some extent to the incursion of National banks, State banks and trust companies on the legitimate field of the savings banks, but the greater proportion of it is doubtless due to lessened industrial activity for the year and the exceptional investment opportunities afforded by low prices for securities."

"It is gratifying to record the remarkable growth of the trust companies in the State during the past year," says the report. "Not only have their deposits increased $450,000,000, or about 61 per cent., but there has been the striking gain of $31,000,000 in surplus, computed upon the market value of investments, as against charges to profit and loss in 1907 on account of depreciation of $25,000,000.

"In 1907 the dividends paid by trust companies amounted to $10,370,000. During the past year dividends amounted to $11,718,500, an increase of $1,348,500.

"It should be appreciated that the strength of the general banking institutions of the State has been augmented by the addition of $103,000,000 to the store of cash in their own vaults and $13,000,000 to that held on deposit with other banks.

"The reserves of our State banks and trust companies are now sufficient to meet any demand that might be made upon them for which a proper reserve would be adequate protection."

The resources of the safe deposit companies of the State on Jan. 1 last are given as $9,352,882, as against $8,875,569 in 1908.

Referring to miscellaneous corporations, Superintendent Williams says: "In providing for the incorporation of associations for the loaning of money upon the pledge of personal property it was the original idea that such associations would be of a benevolent character, affording a means to needy people whereby temporary financial accommodation might be obtained without surrendering possession of the property pledged as security. In practice, however, the proposition has worked out differently in most cases, as the terms imposed for accommodations are often excessive. Despite the high charges made, the hazards of the business appear to be such that very few enter the field."

Coinage of New Design Gold Coins

The coinage of gold coins of the new design for the years 1907, 1908 and 1909, to February 1st, 1909, has been as follows:

Denomination and date of commencement of coinage.	1907.	1908.	1909.
Double eagles ..... Dec. 2, 1907	$7,458,340	$109,263,200	$3,046,400
Eagles ..... Nov. 4, 1907	2,394,060	14,813,360	2,358,490
Half eagles ..... Nov. 5, 1908	.....	4,040,060	470,000
Quarter eagles ..... Nov. 6, 1908	.....	1,412,642	50,000
Total	$9,852,400	$129,529,262	$5,924,890

Our Currency and Europe's Markets

Marshall Mason, an English authority on banking and currency, speaking on "Our Money Market and American Banking and Currency Reform," before the London Institute of Banking, said the most serious defect in the present currency system of the United States was its lack of elasticity. It did not naturally and easily respond to the expansion and contraction of the needs of commerce, but adjusted itself to those needs through a series of spasmodic jerks and jolts, sometimes ending in panic, which entailed great loss to many innocent persons. A more elastic currency system, however, would undoubtedly make these evils, and the effects of over-speculation, over-capitalization and panic less acute than they were at present. A sound currency system would not, for example, do away with the evils which arose from the present fiscal system in America. This was one of the principal causes which in the fall of the year aggravated the financial situation both in America and in our own money market. The object of the fiscal system and high tariff of the United States was to stimulate exports and keep out imports. To a considerable extent it obtained that object. In 1907, the panic year, according to the statistical abstract of the United States, the exports, exclusive of bullion and specie, amounted to $1,880,851,078, as against imports amounting to $1,434,421,425, showing an excess of exports of $446,429,653 over imports.

The exports of gold and silver bullion during the same year amounted to $108,-138,240 and the imports to $157,456,873, showing an excess of imports of $49,318,624 over exports for the same period. He was aware that America, unlike Great Britain, was still a debtor nation—that was to say America still borrowed largely from Europe—and still offered a magnificent field for British capital. It followed, therefore, that her exports, which in a measure represented the payment of interest and repayment of capital invested, must largely exceed her imports, whereas in Great Britain, which was a creditor nation—that was to say, a large investor and lender of capital to America and other countries—her imports, which in a measure represented the interest and repayment of these large sums, ought to, and did, exceed her exports. In America, the conditions were not the same, so we must expect an excess of exports over imports. This excess, however, was intensified by the fiscal system of a high protective tariff, and the result was to increase the monetary stringency and strain during the autumn months, when the large export movement took place. During these months, when cotton and grain crops were being moved down to the seaboard for export there was consequently a demand from the interior for money to move the crops.

When the crops were shipped, the shipper in New York drew upon his correspondent in London against these shipments of either cotton or grain, and got paid by selling his bill to the New York banker. The banker in turn drew upon his London correspondent, and recouped himself by sending a bill of exchange on London to the American importer. This exchange was purchased by New York importers, or by those who had payments to make in London, either for securities or for other commodities. It was self-evident that if there were more sellers of bills on London than buyers of exchange who wished to remit to London, the rate of exchange on London would tend to fall. There were other causes which affected the rate of exchange, such as the value of money and state of credit, etc., at the various centers; but the movement of trade might be generally regarded as one of the most important factors. The rate of exchange on London rose in the spring and summer months when the export movement was comparatively light, and fell in the autumn months when the export movement was generally heavy.

Industrial activity, Mr. Mason said, was throttled by the restrictions and safety-guaranteeing conditions of the present system of banking. The bond-secured currency should be gradually done away with by reducing the percentage of bonds to be deposited, which at present the banks are required to maintain against their issue of notes. This percentage might be reduced from year to year until it finally disappeared, and the entire power of issuing bank notes would then be handed over to the banks themselves. These institutions should have full powers with as few restrictions as possible commensurate with safety, to issue their own notes repayable in gold on demand. This would compel each bank to maintain its own gold reserve. The currency would thus acquire a stability and elasticity which it lacked at present, and would naturally expand and contract with the needs of the country. Branch banking should be developed.

Sir Felix Schuster said that, as had been shown within the last two years, the monetary conditions in the United States necessarily had a serious effect upon those of this country. Therefore the sounder the American currency system was the easier and the freer the movements in our own money market might be. So far no satisfactory solution had been found for the drawbacks which our own monetary system presented. He believed it was a mistake for one nation to try to follow too closely the methods of another nation, and particularly was this the case with the United States, whose commercial and industrial development was so entirely different from the conditions which prevailed in Europe. The people there must find out and devise a system of their own and adapted to their own needs. He agreed with the lecturer that the great fault of the present system was the lack of elasticity, which had prevented crises being dealt with

in an efficient manner. The banking system of the United States was not by any means responsible for these crises, but an adequate banking system should enable the people to deal with a crisis in such a manner as to insure that solvent concerns should not be dragged down with the insolvent.

He thought a central bank would provide a suitable remedy for many of the evils from which the United States suffered. He wondered how much longer that country was going to remain the debtor nation that it was now. He believed that long before half a century had elapsed it would become a creditor nation, and the importance to our banking interests of such a condition of affairs would be enormous. He had recently heard of American farmers who, fifteen or twenty years ago, had heavy mortgages on their land at 6 and 8 per cent. (some of which interest came over to Europe), but who had now liquidated these liabilities and had become investors in European securities. That was a very significant and important fact, and one which in any commercial and banking system would have to be taken into account. The changing conditions of the United States presented a most interesting problem. They looked upon that country as one of the chief exporters of foodstuffs. That position would not last for many years. With the enormous growth of population the time was not far away when the United States would require its production of foodstuffs for home consumption. That would again present a very difficult problem.

Statement of Government Finances

Assistant Secretary of the Treasury Coolidge has issued the following statement:

"There is no foundation for the widely circulated report that the payment of more than $50,000,000 of claims against the Government now due has been postponed by the Treasury for want of ready cash. On the contrary, the department is abreast of demands upon it in honoring requisitions, and no necessary payments are postponed for future action.

"All claims are met as fast as appropriations therefor are made by Congress. While the appropriations and expenditures of the Government are increasing annually and the expenditures for the current fiscal year are largely above the revenues for the year, the available cash in the Treasury is equal to all demands that may be made upon it for some time. The revenues from imports have recently shown substantial gains, and should these continue the Treasury is in good condition to await the approaching re-adjustment of the tariff.

"So far from the Treasury being in a desperate way, the outlook is better to-day than it has been before in months. The revenues for the first fifteen days of March have been $26,430,756, as against $20,785,256 for the corresponding period a year ago, an improvement of more than twenty-seven per cent., while the excess of expenditures over receipts for the same period has been $1,509,243, as against $4,374,743, an improvement of more than sixty-five per cent. The revenues for the first fifteen days of March were greater than for any corresponding period in the last five years.

"The excess of expenditures over receipts for the fiscal year to date is $87,871,223, which is slightly in excess of the estimate of Secretary Cortelyou at the beginning of the last session of Congress. The average daily excess of expenditures over receipts for the entire fiscal year to date has been $340,586. In January the average daily excess was $501,414. For the first fifteen days of March it was only $100,616. An average daily deficit of $245,000 for the remainder of the fiscal year will still leave the year's deficiency within Secretary Cortelyou's estimate of $114,000,000.

"The new administration comes into office with the general fund of the Treasury in as good condition as it was at the beginning of the administration which has just come to an end. The available cash balance on March 15 was $135,087,993. On March 15, 1905, at the beginning of the last administration, the available cash balance was $141,948,346. The working balance on March 15, 1909, was $60,561,544. On March 15, 1905, it was $36,870,704."

Obituary

HON. ELMER EWING GREEN.

In business as well as banking circles throughout New Jersey the most sincere and deep regret is expressed over the death of Hon. Elmer Ewing Green, vice-president of The Trenton Banking Company. Mr. Green had been associated with the bank named for some time, and his death has caused sincere sorrow not only among his business associates, but also among his many friends, who deemed it an honor indeed to have been permitted to enjoy his genial and whole-souled personality. His death has caused a void which it will be difficult to fill. *Requiescat in pace.*

The Demand Deposit

The Superintendent of Banks of New York State was very positive in his remarks on banking, concerning the dangers of the payment by the banks of interest on demand deposits. He characterized it as not only his "hobby" to oppose this practice, but as a decided menace to banking.

There are a great many things which are a menace to banking that have been forced upon bankers—oftentimes against their wills, by the system under which they must work. The one thing which causes this offering of interest on deposits is competition—particularly that class of competition which allows other institutions not governed by the strict provisions under which the banks must work, to engage in banking business, says the American Banker.

The payment of interest on demand deposits is certainly neither strict nor conservative banking. The old-time banker would have looked with horror at the suggestion. It certainly is not ethical banking, even if it comes within the law. It has its good and its bad points, and there are both sides to the question. As conditions are now it is not more possible to condemn it utterly than it is to praise it.

The banker has, first of all, to consider his assets, and, especially in this country, he must be certain that as many of them as possible are of a liquid nature. He must do several things. He must hold confidence in order to keep his deposits—he must attract new depositors away from those who offer greater inducements than his position will permit—he must keep his eye on his dividends—he must keep his position secure against a sudden call for funds or any unusual demand from his customers.

The savings bank, not being liable to pay cash at any moment without notice, is able to make investments and long-time loans without fear of having to call them in, or with a perfect knowledge of just about the amount of funds it will have to part with at a given time. The commercial banker, on the other hand, does not know what his customers are going to require from him each day, although he is able to form a pretty fair estimate. Nevertheless. his loans have to be of an entirely different character from those of the savings banker. The banker who is able to keep an even balance at all times between the making of a satisfactory profit and the satisfying of the demands of his customers is the successful banker.

We have almost become monotonous in our claims against a currency system which makes the money market rather than legitimate business interests the mecca of our funds, yet it is the very thing which makes it safer than otherwise for the discount bank to allow deposit interest. Instead of the regular banking business, our banks, under the present regime, are engaged in a jumble of financial affairs. The bank is placing money with the trust companies at 2 per cent. for all they can spare, or sending it along to the money market on call. They are standing toward the money market and the trust companies in the same position as their depositors are standing to them, and the most of them can afford to treat their customers accordingly.

It is not strict banking by any means, and its effect is very liable to be injurious, but so long as the conditions exist the banker will do his utmost to take advantage of everything which will help him to keep his bank prosperous and to compete with others going the same way. Circumstances, and not the banker, are responsible for letting down the bars, and the banker can be expected to put them up again when he is protected securely in his own domain.

There is one thing which must be admitted—the paying of interest on balances, whether daily, quarterly or yearly, must result to a certain extent in promoting the willingness on the part of the depositor to leave funds untouched which he might otherwise withdraw for various purposes. The practice, however, is manifestly not good banking, but it is the outgrowth of other things even worse, and when those are corrected will undoubtedly pass out of the need for consideration.

An Up-to-Date Institution

The Springfield Safe Deposit & Trust Co., Springfield, Mass., has moved into its magnificent quarters in the Massachusetts Mutual Life Insurance Company's new building, occupying the entire ground floor and basement, and upon entering you feel at once at home among the beautiful surroundings of a floor of Istrian marble, a wainscoting of a combination of matched Jasper Rubane and Jaune Fleuri marbles, walls and ceiling the climax of the efforts of genuine artists, and a vault that is a vault, measuring 20 by 25 feet inside, weighing over 215 tons, with two outer doors weighing 14 tons each, and also two inner doors weighing six tons each. Every plate in it was tested to a pressure of 50,000 pounds to the square inch before it was put in place. The ton after ton of steel plates are so riveted that no two joints are together, and the huge doors fit into the vestibule so perfectly that neither air nor water could possibly be forced in.

The vault is surrounded by walls of cement, sand and traprock, which begin five

feet below the level of the building's basement. The front wall is 44 inches and side walls 30 inches thick, and inside of these is set the three-inch chrome-steel lining of the vault proper. Its chief novelty is the double-door system, and this might prove a very important feature in case of accident.

The Springfield Safe Deposit & Trust Company is now 22½ years old, having been organized in June, 1886, with a capital of $200,000, but without a dollar of deposits or a single cent of surplus paid in. During the 22½ years it has seen the unusual sight of its capital increasing to $500,000 instead of decreasing. Its surplus and undivided profits increased from nothing to over $630,000, its deposits from nothing to $3,500,000, and its working force, aside from officers, from three to twenty-four. Its trust department has grown from nothing until it is now the third largest in the State, handling more than $3,000,000 in trust funds.

The incorporators of the bank were John G. Mackintosh, Charles E. Mackintosh, Samuel B. Spooner and Samuel Palmer, and the first board of directors was made up of J. G. Mackintosh, Samuel Bigelow, C. H. Heywood, Edwin McElwain, Nathan D. Bill, A. B. Wallace, Charles D. Rood, J. S. Hurlbut, Timothy Merrick, Rodney Wallace, William Skinner, J. L. Warriner, W. L. Brown, J. S. McElwain, Joseph Metcalf, G. H. Newman and Samuel Blaisdell. Col. Mackintosh has remained at the head of the institution, and with the other officers and directors built up an institution which is a credit to the city. W. A. Lincoln is now its vice-president, and George H. Kemater the treasurer.

Dominion Bank

The Dominion Bank is one of the few banking institutions of Canada that have yet published their annual statements whose profits last year were larger than in 1907. In this case the figures are $641,318, or 16.25 per cent. of the paid-up capital, as against $635,236. After the payment of dividends at the rate of twelve per cent., totalling $473,462; writing off $100,000 on the bank premises account, and transferring to the reserve fund $148,274 (the premium of new capital stock), a balance of $302,996 is carried forward to the credit of profit and loss account. Last year the amount carried forward, after adding $933,457 to the reserve fund, and the payment of dividends, was $235,141.

The reserve fund now stands at $4,981,732, or $1,000,000 in excess of the total paid-up capital. The total deposits by the public last year amounted to nearly thirty-eight million dollars, having increased during the twelve months by $3,700,000. The deposits of the bank are now the highest at any time during its history. The cash assets are over ten millions, and the immediately available assets, $17,866,000, or 43 per cent. of the total liability to the public.

The following gentlemen have been appointed directors for the ensuing year: Messrs. E. B. Osler, M. P., president; W. D. Matthews, vice-president; A. W. Austin, W. R. Brock, James Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K. C., and A. M. Nanton.

Canadian Bank of Commerce

In its annual statement the Canadian Bank of Commerce shows net profits for the year amounting to $1,627,332, which is slightly in excess of 16¼ per cent. on the paid-up capital. The bank has paid the usual dividends at the rate of 8 per cent. per annum, and after providing for the customary payment to the pension fund and adding $1,000,000 to the rest, set aside a sum of $300,000 for bank premises account, and carried forward undistributed profits to the amount of $161,245.

Mr. Walker forestalls critics on the point of expenditures on bank premises by stating that the rapid extension of the bank in the newer parts of the country is constantly making demands for accommodation, which is difficult to obtain in any other way than by the erection of their own buildings. New branches were opened during the year at the following points: In Ontario, at Crediton, Exeter, Forest and Thedford, the first two and the last-named being branches taken over from the Sovereign Bank; in Manitoba, at Rivers; in Saskatchewan, at Delisle, Elbow, Melville, Outlook, Tugaske and Watrous; in Alberta, at Monarch; and in British Columbia, at Revelstoke and Park Drive, Vancouver. This makes a total of fourteen new branches. The offices at Kenville, Man.; Kinistino, Sask.; Norwood, Man., and Ross Avenue, Winnipeg, have been closed.

Deposits have increased during the year by nearly eight million dollars, of which about six millions is in deposits bearing interest. Loans stand at $87,692,785, as compared with $88,768,829 in 1907, the decrease being mainly under the heading of current loans and discounts. In this item the decrease is $7,378,622. Call and short loans, on the other hand, have increased by $5,241,327. Mr. Walker refers to these accounts and the bank's policy with regard to them at considerable length in his address, which, as usual, constitutes one of the best-informed and most comprehensive reviews published on the general and financial conditions prevailing during the year.

Canada Permanent Mortgage Corporation

The shareholders of the Canada Permanent Mortgage Corporation have received tangible proof of the success which attended the operations of this most prominent company last year. The dividend has been raised from six to seven per cent., with the promise of another slight increase. This step seems not unreasonable considering the handsome profits that are being earned by the company and the fact that there is now a fifty per cent. reserve, amounting to three million dollars. A sum of $250,000 is added out of last year's profits, which amounted to $690,169. This is equal to 11.5 on the paid-up capital of $6,000,000, and nearly $4,000 more than the amount earned in 1907. The total sum available for distribution with the $70,410 brought forward, is $760,578, of which the dividend absorbs $420,000. After the reserve fund appropriation, there is a balance of $90,579 carried forward.

The registration in the United Kingdom of this important company, with twenty-three millions of mortgages and three millions of quick assets, is an eminently proper step—especially so when it is recalled that almost ten millions of its borrowings are from that country. The opportunity is thus given to afford the British business public the fullest and minutest information about the company's affairs.

A further point mentioned by the president in his address is the constant demand for money in the Canadian West caused by the extension of the railways and the steady stream of farm settlers following the steel. The company has, Mr. Beatty told his audience, accepted applications for advances enough to absorb all the money it is likely to have to spare this year; this money to be spent, too, for buildings, implements and cattle—a direction which of all others is the one most to be desired.

London and Canadian Loan and Agency Company

Net profits of $89,187 are shown in the financial statement of the London and Canadian Loan and Agency Company, Limited, for the twelve months of the past year. That sum is available after deducting the cost of management, interest on debentures and other charges, amounting to $133,440. Out of the net profits have been paid two half-yearly dividends at the rate of 6 per cent. per annum. That call, together with the expenses of fitting up new offices in Toronto, Winnipeg and Saskatoon, accounts for $65,604, after which a balance of $23,583 remains.

The company's rest account has been strengthened by $20,000, and now amounts to $285,000, while $3,583 is carried forward at the credit of revenue account to next year.

The company has been enabled to invest its available funds profitably during the year, and the good crops produced and high prices prevailing provided borrowers with ample means to meet their mortgage engagements with promptitude. Money in Britain in the latter part of the year having again become plentiful, the Scottish Board and agents were enabled to increase the issue of sterling debentures at satisfactory interest rates.

The following directors were elected for the ensuing year: Thomas Long, Lord Strathcona and Mount Royal, C. S. Gzowski, Barlow Cumberland, A. H. Campbell, Jr., D. B. Hanna, C. C. Dalton and Goldwin Larratt Smith.

At a subsequent meeting of the newly elected board Mr. Thomas Long was elected president, and Mr. C. S. Gzowski, vice-president.

Canada's Bank Circulation

A suggested amendment to the Canadian Bank Act at the decennial revision in 1910, says the Toronto News, would authorize any bank to issue notes in excess of the amount of its unimpaired paid-up capital, provided that it covered such excess by a deposit of gold or legal tender notes with the Minister of Finance. It is proposed that in the event of suspension the gold or legal tender notes so deposited should be available to the Minister of Finance for the redemption of such excessive issue of notes.

The proposal thus to change the act was first put forward seven or eight years ago, when the phenomenal expansion of business began to render the note-issuing powers of the chartered institutions inadequate to the requirements of the situation. Therefore each bank had the incentive of profit in displacing all other bank notes with its own. Under normal conditions a customer used the notes of the institution with which he kept his account. Each bank's circulation was thus limited to the notes required to perform the exchanges of its clients. The rivalry of the competing institutions in getting out their own notes assured this. Therein lay a substantial safeguard of the circulation system.

The rapid industrial and commercial development which marked the first years of the new century soon resulted in a shortage in currency facilities. Those institutions which were doing the greatest volume of business in proportion to their paid-up capital used up their own notes, and began to issue those of rival banks which were not running their circulation limit so close. The period of most serious difficulty came in the late summer and autumn, when circulation had to be sent West in large quantities to pay the harvesters and facilitate the securing of the crops. The emergency legislation of 1908, by which certain banks were enabled to come to the rescue of the West, accomplished something, but the commercial depression more. The circulation problem, however, still remains, and with another revival in business will become more acute.

Central Canada Loan and Savings Company

The twenty-fifth annual report of the Central Canada Loan and Savings Co., Toronto, Ont., is most gratifying to the depositors and the management, as will be shown by the following, viz.:

After the payment of interest on deposits and debentures and all expenses of management there remain net earnings amounting to $178,612.15, nearly 12 per cent. on the company's paid-up capital. After paying the usual 8 per cent. dividend and adding $50,000 to reserve fund, which is now $1,150,000, there still remains a balance which added to profit and loss accounts makes that item $29,461.14.

The company's paid-up capital of $1,500,000 deposits and debentures amount to $5,434,024.15; reserve, $1,150,000; profit and loss, $29,461.14, and dividends due, $30,000, bringing their total resources up to $8,143,485.29.

The following figures of four-year periods speak for themselves: In 1884 total assets were $526,080.36. In 1888—Total assets, $1,232,428.50; reserve fund, $80,000. In 1892—Total assets, $4,186,673.66; reserve fund, $250,000. In 1896—Total assets, $5,464,944.35; reserve fund, $335,000. In 1900—Total assets, $6,187,412.71; reserve fund, $450,000. In 1904—Total assets, $7,046,397.78; reserve fund, $800,000. In 1908—Total assets, $8,143,485.29; reserve fund, $1,150,000.

The officers of this well-managed institution are as follows: Hon. Geo. A. Cox, president; E. R. Wood, vice-president and managing director; G. A. Morrow, assistant manager; W. S. Hodgens, secretary.

Bank of Toronto

The net profits earned by the Bank of Toronto last year were $582,156, which is equal to 14.55 per cent. on the paid-up capital. Dividends of ten per cent. have been paid during the year, which is the twenty-sixth in which the stockholders have received this rate, in addition to extra bonuses. With the balance of $150,709 brought forward, there is total at the credit of profit and loss of $732,865; of this, four quarterly dividends at the rate of ten per cent. per annum absorb $400,000; $10,000 is transferred to the officers' pension fund; $95,814 is written off bank premises, reducing that account to $800,000, and $227,051 is carried forward. The combined deposits were $26,879,805 as compared with $25,407,593 in 1907, which shows a steady and healthy increase. Against these and the other liabilities to the public are cash assets, including the deposit with the Dominion Government for the security of the note circulation, of just five million dollars and immediately available assets of nearly twelve millions. The rest fund remains at $4,500,000, or 112.5 per cent. of the paid-up capital.

Bank of Nova Scotia

Although the net profits last year were some $122,000 less than in 1907, the Bank of Nova Scotia still maintains its lead in the matter of percentage earned on paid-up capital. The figure on this occasion is 18.65, the profits amounting to $559,558. This, with the balance brought forward, provides a total of $650,742, of which dividends at the rate of 12 per cent. per annum absorb $360,000; $15,000 is added to the officers' pension fund, $100,000 is written off bank premises, $100,000 placed in reserve for anticipated loss liquidating insolvent banks, and $55,742 is carried forward.

The total assets of the bank have increased during the twelve months by $5,300,000, and the total deposits by $4,200,000. The note circulation is also slightly larger. Cash assets amount to over $10,000, and immediately available assets to $26,802,482, which is equal to 74.48 per cent. of the total liabilities to the public. The loan accounts show that advances on domestic papers, etc., have expanded by over three million dollars, while the amount on call is larger by over three million dollars. The reserve fund remains at $5,400,000, or 180 per cent. on the paid-up capital.

Bank Reports

Atlantic National Bank, Providence, R. I.—March 3, 1909.—Resources, $3,071,529.47. Liabilities—Capital stock, $225,000; surplus and profits, $152,794.14; currency in circulation, $83,797.50; deposits, $2,609,937.83. Comparison of deposits: May 12, 1906, $258,818.61; July 14, 1906, $1,204,391.20; Jan. 15, 1907, $1,835,317.45; Jan. 15, 1908, $2,315,561; Jan. 12, 1909, $2,517,957.72. Figures talk—no comment needed. Edward P. Metcalf, president; James S. Kenyon, vice-president; Ernest W. Tinkham, vice-president; Frank W. Peabody, cashier; George H. Capron, assistant cashier.

The People's Savings Bank, Worcester, Mass.—Feb. 1, 1909.—Assets, $12,778,610.81. Liabilities—Deposits, $12,126,590.34; guaranty fund, $605,000; profit and loss, $26,930.10; suspense, $72.46; incomplete loans, $17,438.85; interest, partial payments, $2,579.06. Samuel R. Heywood, president; Charles M. Bent, treasurer; Frederick W. White, assistant treasurer; George E. Ryan, treasurer's clerk.

Merchants' National Bank, Worcester, Mass.—Feb. 5, 1909.—Resources, $3,431,162.19. Liabilities—Capital stock, $500,000; surplus, $250,000; undivided profits, $146,551.25; circulating notes, $200,500; bond account, $3,500; deposits, $2,330,610.94. Frank A. Drury, president; Alonzo G. Davis, cashier. Opened for business Feb. 6, 1905.

Worcester Trust Company, Worcester, Mass.—Feb. 5, 1909.—Assets, $10,232,090.95. Liabilities—Capital stock, $500,000; surplus fund, $500,000; undivided profits, $362,299.22; deposits, $8,864,224.83; reserve for rent, taxes and interest, $5,535.48; dividend unpaid, $12; other liabilities, $19.42. Trust Department: Assets, $2,515,224.11. Liabilities—On trust accounts, $2,277,485.26; income, $15,210.70; as executor, administrator, etc., $222,528.15. William D. Luey, president; Henry A. Marsh, Nathaniel Paine, Henry P. Murray, vice-presidents; Samuel H. Clary, treasurer; Alvin J. Daniels, secretary.

Industrial Trust Company, Providence, R. I.—Feb. 5, 1909.—Resources, $44,355,511.73. Liabilities—Capital stock, $3,000,000; surplus, $3,000,000; undivided profits, $328,240.28; reserved for additions and improvements to building, $50,000; reserved interest, $83,660.32; deposits, $37,893,611.13. Cyrus P. Brown, president; Arthur L. Kelley, vice-president; H. Martin Brown, vice-president; Otis Everett, vice-president; Joshua M. Addeman, vice-president; Waldo M. Place, treasurer; Ward E. Smith, assistant treasurer; Charles H. Manchester, secretary; H. Howard Pepper, assistant secretary; Frederick B. Wilcox, auditor.

State Bank of Kansas City, Kan.—March 16, 1909.—Resources, $792,767.54 Liabilities—Capital stock, $100,000; surplus and undivided profits, $27,653.97; dividends unpaid, $132; deposits, $664,981.57. C. K. Wells, president; F. S. Merstetter, vice-president; C. N. Prouty, cashier.

Miscellaneous

Arrest Alleged Bank Robber.—After a three months' chase across the continent Allen George Beatty, a safe expert, and Fannie Wilson, well known in Los Angeles, were arrested at Dayton, Ohio, on March 11. Beatty is charged with robbing the First National Bank of Los Angeles of $25,700 on December 14.

Would Stop Bank Canards.—If a bill introduced by Representative Hamilton becomes a law, retribution will come to the man who helps to circulate false rumors about a National banking association. The measure provides punishment for persons who, to impair the financial credit of National banks or to cause it to be believed that such associations are unsafe for depositors, spread false report about the banks.

Trust Companies Paying Higher Dividends.—That 1908 was a profitable year for the local trust companies is shown by the number of them that are now increasing their dividends. The Equitable Trust, which has just taken over the Bowling Green Trust, had raised its rate to a 16 per cent. annual basis from 12 per cent. It was also learned that the Title Guarantee & Trust Company, which has been paying a quarterly rate of 4 per cent., had raised it to 5 per cent., or 20 per cent. for the year. Recently the Columbia Trust advanced its rate to 8 per cent. The Carnegie Trust made a larger distribution early in the year.

Lansing, Mich., Has $2,000,000 Bank.—For the first time in the city's history, Lansing, Mich., is now able to boast of a $2,000,000 bank. In response to the recent call of the Comptroller of the Currency, the City National Bank issued a statement which shows the total resources to be $2,278,845.62. The statement issued last November showed the amount to be approximately $300,000 less than these figures. On May 14, 1901, the City National Bank issued a statement which placed the institution in the $1,000,000 class. To double its resources in eight years must be considered a really remarkable gain, and the officials have every reason to feel proud of the showing they have made. The deposits as shown by the statement amount to $1,924,926.64. A city

is judged by the prosperty of its banks, and the fact that one bank doubled its business in less than eight years is only indicative of the fact that Lansing is taking rapid strides in the business world.

$275 FOR A $10 GOLD COIN.—A $10 gold piece dated 1851 brought $275 at a sale of coins at Elder's Auction Rooms, New York City, on March 12th last. The coin was made at the private mint of Baldwin & Co., who conducted in San Francisco an extensive business of transforming the raw gold produced in the Sierra Nevada placers into gold coins of different denominations, bearing their private stamp, which was similar to the regular United States coins of the period. The second highest price, $125, was given for an almost smooth piece of copper, issued in 1849 in California by the Cincinnati Mining and Trading Company. This, although it was a test coin, or trial piece, struck from the dies intended for the issue of $20 gold pieces by the company. It is the only specimen known, and had been carried as a pocket piece for many years. It was only recently that the owner learned of the rarity of the coin he was handling so carelessly. A tiny gold dollar dated 1861 brought the third highest price, $95. This coin owes its rarity to the fact that it was struck at the branch mint of the United States situated at Dahlonega, Ga. It is said only a half dozen similar coins exist of this denomination and date, with the mint letter "D." A very rare piece of Spanish insignia of the Order of Isabella brought $39, and a fine and curious pattern silver dollar of the United States brought $50.

THE AMERICAN BANKERS' ASSOCIATION.—The Chicago Auditorium Theatre has been secured for the business sessions of the American Bankers' Association during the convention to be held the week of September 13th. As this theatre is connected with the Auditorium Hotel and the Annex, which will be headquarters and also the place for registration, it will be a great source of convenience for the association. This theatre is one of the largest and finest in the country and has unusual acoustic properties. The Clearing House banks passed a resolution requesting the banks of Chicago not to engage rooms in bulk at the various hotels for their customers. This action is commendable and will leave the hotels open for the bankers of the country to reserve their own accommodations, and they will be taken care of according to the date of their applications. There are many good hotels in Chicago and some of them close to headquarters hotel. It is also expected that the New La Salle will be finished in time, so that there need be no fear as to bankers securing desirable accommodations. The spring meeting of the Executive Council will be held at Briarcliff Lodge, Briarcliff Manor, New York. This place is reached on the main line of the New York Central Railroad with a station at Scarborough, or on the Putnam line of the New York Central Railroad, station at Briarcliff Manor. The lodge is beautifully situated on a hill overlooking that section of the country and the Hudson River, is large and commodious, and first-class in accommodations and every other respect, with ample rooms for Council, Section and Committee meetings. Monday, May 3, will be set aside for Section and Committee meetings; Tuesday and Wednesday, May 4 and 5, to Council meetings. Accommodations have been reserved for the Council.

MESSENGER BOY SAVES BANK FROM $44,250 SWINDLE.—A $44,250 swindle would have succeeded had it not been for the honesty of Patrick Carmody, a messenger boy, of Hoboken. It was because he was honest and stubborn that the banking house of John Steneck & Co., of No. 95 River Street, Hoboken, has a chance to get a part or all of the money back. In any event the two twenty-two-year-old lads who managed the scheme are in custody. Fritz Marx, who lives at No. 362 Riverside Drive, New York City, got a legacy last summer from an aunt who died in Germany. It was for $15,000, and was transmitted from the banking house of M. Seidenburg & Co., of Frankfort-on-Main, to Steneck & Sons. Marx drew on the account and gained a status with the Hoboken firm. Then, according to the statements of the police of Hoboken, he had an idea. He secured lithograph copies of the stationery of Seidenburg & Co., and gained an acquaintance with Leopold Martin, Steneck's confidential clerk, who lives at No. 102 West Twenty-ninth Street, New York City. Then he wrote a letter in which he set forth, above the signature of Seidenburg & Co., that he had fallen heir to $75,000 and was good for a large loan. He took the letter to Germany and mailed it, came back, asked for a loan of $25,000 and got it. Later he got $20,000. Still later he wanted $10,000. He sent over to Steneck & Sons, but John Steneck got suspicious and decided that he would cable to corroborate the flattering letters of indorsement. He didn't know then that all of the letters he had written to Seidenburg & Co. regarding Marx had been turned over to that young worthy by his confidential clerk. Calling a messenger, he sent the cablegram, and Martin followed Carmody out. "I'll give you $5 to give me that message," he said to the lad. It was refused, and the offer was increased to $10. Then Carmody went right back to John Steneck. Martin was called in and is said to have confessed, saying that he was getting $15 a week from Marx and that eventually he was to receive $1,000. He was induced to call Marx on the 'phone, making an appointment with him in Hoboken. As soon as Marx went over the ferry he was arrested. Both young men were held by Recorder John McGovern without bail to await the action of the Hudson County Grand Jury.

Counterfeit National Bank Notes

The following is a complete list of all counterfeits on the National Banks that have been presented at the United States Treasury Department, and embraces all that are in circulation. National bank notes are divided into four classes, as follows: *First,* The old series, bearing the small star-pointed seal, and signed by F. E. Spinner as Treasurer. *Second,* The series of 1875, bearing the scalloped seal, and signed by John C. New, A. U. Wyman and Jas. Gilfillan as Treasurers. *Third,* The series of 1882, bearing the large seal (chocolate color), and signed by Jas. Gilfillan, A. U. Wyman and C. N. Jordan as Treasurers. *Fourth,* The series of 1902, bearing the scalloped seal and signed by Ellis H. Roberts and Charles H. Treat as Treasurers. All of these series have been counterfeited. All notes known as the old series (having the star-pointed seal) were printed on plain bank-note paper. The series of 1875, 1882 and 1902 are printed on fibre paper. The series of 1875 have the charter number printed in large bold-faced figures on each end of note. The series of 1882 have the charter number printed in large figures on the note, and engraved in small figures surrounding the face of note; back of note, the charter number is printed in large figures in green panel centre of note. The series of 1902 have the charter number printed in large red figures on each end of note and engraved in small figures in border surrounding the face of note, also one of the following letters in red near the charter number on each end of note: N, E, M, W, S or P, which denotes in which group of States the bank that issued the note is situated. N denotes a New England State, E an Eastern, M a Middle, W a Western, S a Southern, and P a Pacific State.

All notes have the check letters A, B, C, D, printed on the face of note in upper and lower corners, diagonally opposite. A few banks have been furnished with notes bearing other letters of the alphabet, of which F, G, M, R and U have been counterfeited.

Photographic notes are not dangerous, as no invention has been perfected by which the various colors on a note can be produced. When a genuine note is photographed, the colors upon the counterfeit, originally, appear in black, the numbers and seals on the notes being in colors. It has been necessary, in order to imitate them perfectly, to color by hand in various ways. On the first counterfeits that appeared of this class the work was done in a careless manner, the tints produced being of a bad color, the black underneath showing through. On many of the recent counterfeits, the tints of the seals and numbers are excellent, but as a general rule photographic counterfeits are not dangerous. This class of counterfeits bear different numbers, and the numbers cannot be relied upon as a means of detection.

ONES

DESCRIPTION OF GENUINE NOTE

On genuine centre of note, vignette representing two females clasping right hands before an altar, to convey the idea of the Union re-established over the altar of our country by the return of peace and the aid of heaven. Left end, large ornamental figure "1" across, on which are words "United States," etc. Back of note, vignette Landing of Pilgrims.

National Bank Notes of all denominations have on back of notes, left end, coat of arms of the State; right end, that of the United States.

No genuine notes of this denomination have been issued since June, 1879.

DESCRIPTION OF COUNTERFEIT

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Mass.	**Boston**	**National Eagle**	A	Series of 1875.....	993

Bank No. 3640. Photograph. The only counterfeit of the One Dollar Bills of the National Banks. On good paper; black work fairly reproduced, red numbering poor.

TWOS

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, vignette a female representing America, seated on a parapet, unfurling the American flag, with thirteen stars in firmament. Rest of note elongated figure **2**. Back of note, vignette represents return of Sir Walter Raleigh to England from America, introducing smoking tobacco before assembly of Lords in 1585. Coat of arms of State.

No genuine notes of this denomination have been issued since June, 1879.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
N. Y.	**Kinderhook**	**National Union**	A	July 1, 1865.....	929

On genuine, check letter A, left of note, near vignette, has one flourish under it; counterfeit has two flourishes under check letter.

	Linderpark	**National Union**—No such bank; all fraudulent.			
	N. Y. City	**Market National**	A	July 1, 1865.....	964

On genuine over letters AR of MARKET are three flourishes. Counterfeit only one.

	N. Y. City	**Marine National**	A	July 1, 1865.....	1215

Genuine title reads—"Marine National Bank of the City of New York;" on counterfeit words *"the City of"* are omitted.

	N. Y. City	**Ninth National**	A	July 1, 1865.....	387

On genuine the title reads—"The Ninth National Bank of *the* City of New York;" on counterfeit the word THE is omitted.

	N. Y. City	**St. Nicholas National**.....	A	July 1, 1865.....	972

On genuine, "New York," over the date of July 1, 1865, is engraved in italic, sometimes called stump letters; in the counterfeit the "New York" is engraved in script.

	Peekskill	**Westchester Co. Nat**.....	A	Aug. 15, 1865.....	1422

On counterfeit, under left check letter A, are two flourishes; genuine, only one.

Penn.	**Philadelphia**	**Sixth National**	A	July 1, 1865.....	352

No bills from this plate found in circulation.

R. I.	**Newport**	**National Bank of R. I**....	A	Nov. 1, 1865.....	1532

Lithograph. Imprint "National Bank Note Co., New York," and other small lettering, is hardly legible, the letters are so poorly formed.

FIVES

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, the vignette represents the discovery of the new land, Columbus being the principal figure of a group on the deck of the caravel; right end, Columbus introducing America to Europe, Asia and Africa. Back of note, Landing of Columbus in 1492. In June, 1882, a new design was adopted on the left end, being a beautiful portrait of the late President Garfield. Back of note, the charter number of bank printed in green panel, centre of note, surrounded by lathe-work. The series 1882 notes having brown border backs, while those prior to series 1882 had green border backs. The series of 1902 notes have the portrait of Benjamin Harrison on left side of face of note; the number panel with denomination counters at either end below portrait. On the back is a vignette, Landing of the Pilgrims, with legend and ornamental base, in centre of note.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Cal.	**San Francisco**	**Nevada National**	D	Series of 1882.....	5105

Photograph. Portrait of Garfield, seal, etc., cleverly colored by brush. Paper has fibre between sheets. Treasury number dark colored blue.

FIVES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Conn.	**Jewett City**	**Jewett City National**	B	Sept. 1, 1865	1478
	Very poor. Bank has gone out of existence.				
	Norwalk	**Central National**	A	Series of 1882	2342
	Wood cut. Counterfeits have charter No. 404. Genuine, No. 2342. Garfield.				
	Suffield	**First National**	C	Series of 1882	497
	Photograph, untinted. Bank No. 8675. Portrait of Garfield.				
Illinois	**Aurora**	**First National**	A	Nov. 2, 1863	38
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Canton	**First National**	A	May 21, 1864	415
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Cecil	**First National**—No such bank. All fraudulent.			
	Chicago	**Central National**	A	May 10, 1865	2047
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Chicago	**First National**	A	May 10, 1865	8
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Chicago	**Fort Dearborn National**	C	Series of 1882	3698
	Photograph, poorly colored. Bank No. 6197. Front is grayish brown-black. Green panel on back containing Charter No. 3698 is blue-green. Garfield.				
	Chicago	**German National**	A	Mar. 10, 1865	1784
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Chicago	**Merchants' National**	A	May 10, 1865	642
	Same plate as Traders' National Bank, Chicago, below.				
	Chicago	**Traders' National**	A	May 10, 1865	966
	On genuine, back of note, lower right corner, the perpendicular line, if extended, would strike figure 5, border of note. On counterfeit would strike between the figures.				
	Chicago	**Union National**	A	May 10, 1865	698
	None genuine dated "May 10, 1865."				
	Galena	**First National**—No such bank. All fraudulent.			
	Paxton	**First National**	A	Oct. 20, 1871	1876
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Peru	**First National**	A	June 2, 1864	441
	None genuine signed "S. B. Colby, Reg'r of Treas." and May 10, 1865.				
	Quincy	**National Bk. of Quincy**	A		
	Photograph, poor. Bank No. 1633.				
	Virginia	**Farmers' National**	A	May 10, 1865	1472
	Refuse all dated May 10, 1865.				
Ky.	**Lexington**	**National Exchange**	D	Series of 1875	2393
	Poor counterfeit. Colors applied with a brush, very poorly.				
	Lexington	**Fayette National**	D	Series of 1882	1720
	Photograph. Portrait of Garfield. Bank No. 2032.				
	Lebanon	**Marion National**	D	Series of 1882	2150
	Poor photograph. Bank No. 1578. Threads between sheets of paper. Garfield.				
La.	**New Orleans**	**Union National**	C	Series of 1882	1796
	Good photo, but color put on with a brush. Bank No. 5470. Panel on back blotchy green. Garfield.				
Mass.	**Boston**	**Boylston National**	C	Series of 1875	545
	Photograph. Poor counterfeit, easily detected.				
	Boston	**Globe National**	C	Series of 1875	936
	Photograph. Green tinting on back poor and entirely omitted in space at top where the words "National Currency" occur.				
	Boston	**Pacific National**	B	Series of 1875	2373
	Photograph. Bank out of existence.				
	Boston	**Fourth National**	A	Series of 1882	2277
	Photograph. Numbers colored with brush. Fibre imitated with ink. Garfield.				
	Dedham	**Dedham National**	B	Series of 1875	669
	Photograph. Green tinting on back poorly done and omitted in space at top where the words "National Currency" occur.				
	Fall River	**Poeasset National**	C	Series of 1875	679
	Photograph. Bank No. 762.				
	Harwich	**Cape Cod National**	A	Series of 1882	712
	Photo, colored. Red lines for silk fibre. Panel on back containing charter number should be green. Portrait of Garfield.				
	Leicester	**Leicester National**	C	Series of 1875	918
	Photograph. Poor counterfeit.				
	Lynn	**First National**	A	Series of 1882	638
	Photo, colored. Paper has fibre between sheets. Portrait of Garfield.				
	New Bedford	**First National**	B	Series of 1875	261
	Photo. The green in border, on back of note, is not put on with brush, but printed.				

FIVES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Mass.	**New Bedford**	**Merchants' National**	C	Feb. 14, 1865	799
	Good counterfeit. In words "Five Dollars," lower center face of bill, letter S appears above line of other characters. On back of genuine, right thigh of Columbus perfectly formed; on counterfeit, has clubbed or swollen appearance.				
	Northampton	**First National**	C	May 2, 1864	383
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Southbridge	**Southbridge National**	B	Series of 1875	934
	Photograph, poor. Bank No. 409.				
	Waltham	**Waltham National**	B	Series of 1882	688
	Photo. Seal and treasury numbers of a blue tint. Panel on back should be green. Bank No. 6149. Garfield.				
	Westfield	**Hampden National**	C & D	Aug. 1, 1865	1367
	Fair counterfeit. Connection of upward standard with rail in bulwark of ship plain in genuine; not seen in counterfeit.				
Mich.	**Bay City**	**First National**	B	Series of 1882	2858
	Photograph. Color of Treasury numbers and seal very poor. Bank No. 22.				
	Flint	**First National**	C	Series of 1882	3361
	Photograph. Bank No. 11464. Large scalloped seal. Parallel threads. Garfield.				
	Grand Rapids	**Old National Bank**	F	Series of 1882	2890
	Fair counterfeit. Ink on back more purple than brown. Bank No. 10819. Garfield.				
	Jackson	**Peoples' National**	D	Oct. 2, 1865	1533
	Poor lithograph. The defects are numerous.				
	Niles	**Citizens' National**	B	Series of 1882	1886
	Poor photo. Garfield. Chocolate scalloped seal has washed appearance. Fibre imitated with pen and ink. Good quality of paper.				
Mo.	**Joplin**	**First National**	C	Series of 1882	3841
	Photograph. Bank No. 3834. Fibre imitated with pen and ink. Garfield.				
	Springfield	**National Exchange**	C	Series of 1882	5082
	J. Fount Tillman, Register; Ellis H. Roberts, Treasurer. Bank No. 5825. Direct photo with coloring matter applied to numbers and geographical letter "M." Original charter number can be discerned under coloring. Bears the back impression of $5 note of State National Bank of St. Louis, as charter number of that bank, 5172, appears in center of note. Back is a photo. No silk or imitation of it.				
	St. Louis	**State National**	C	Series of 1882	5172
	J. W. Lyons, Register; Ellis H. Roberts, Treasurer. Poor photo. Coloring applied to numbers and geographical letter "M." No silk fibre or imitation of it.				
N. H.	**Derry**	**Derry National**	C	Series of 1882	499
	Good photo. Note a purple color, with other colors added for numbers. Seal reddish brown, instead of chocolate color. Paper thick with one long silk thread in it, but not the distributed fibre, which is also in the genuine. Garfield.				
N. J.	**Morristown**	**National Iron**	A	Series of 1882	1113
	Deceptive. Portrait of Garfield flat. "Cash" for "Cash'r." "Treasurg" in "Register of the Treasury." On lower back in penalty clause are words "Engraving," "itas" for "this," "aper" for "paper," etc.				
N. Y.	**Amsterdam**	**Manufacturers' Nat.**	B	Apr. 15, 1875	2239
	General appearance deceptive. Engraving coarse, especially on back. Shading under "MANUFACTURERS" done in straight lines, spaces broken out roughly. No shading inside first A in "MANUFACTURERS," and but two lines of the same in second A.				
	Castleton	**Nat. Bk. of Castleton**	D	Mar. 10, 1865	842
	Good counterfeit. Color of Treasury numbers and seal poor.				
	New York	**American Exch. Nat**	F	Series of 1882	1394
	Photograph. Portrait of Garfield. Bank No. 101798.				
	New York	**American Exch. Nat**	B	Series of 1902	1394
	Portrait of Harrison. Bank No. 24739. Are printed in black instead of blue. Photomechanical process on poor paper; ink marks to imitate fibre. Back of note too light.				
N. Y.	**New York**	**Citizens' International**			
	Portrait of Garfield. No such bank. Not the right seal; seems to be one of some secret order. From wood-cut plates. Charter No. on face 196; on back 127.				
	New York	**Nat. Bk. of Commerce**	G	Series of 1882	733
	Photograph. Garfield portrait. Bank No. 78763.				
	New York	**National City Bank**	U	Series of 1882	1461
	Photo., partly and poorly colored. Bank No. 29089. Portrait of Garfield.				
	Pawling	**National Bk. of Pawling**	A	July 20, 1865	1269
	On genuine, check letter A in upper left hand corner is nearly in centre of space between yard-arm and border; in counterfeit, it touches or nearly touches yard-arm.				
	Rome	**Fort Stanwix National**	B	Sept. 1, 1865	1410
	Poor counterfeit. Vignette scratchy. Shading of large letters on face poor.				
	Troy	**National State Bank**	A	May 10, 1865	991
	None genuine signed "Jno. C. New, Treasurer of the United States," and bearing at the same time the old pointed Treasury seal. On counterfeit, word "Treasury" under Register's name is printed "Treusury."				
	Troy	**National State Bank**	A	Series of 1882	991
	Poor photograph. Garfield. Glazed paper. Seal, etc., not colored. Bank No. 7244.				

FIVES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Ohio	**Cincinnati**	**Fifth National**	A	Series of 1882	2798
	Photograph. Colors of numbers and seal fair, but put on with a brush. Back poor. Bank No. 2269. Garfield portrait.				
	Springfield	**Lagonda National**	B	Series of 1875	2098
	Photograph—with Bank No. 2334, seal, etc., all colored with a brush. Back printed upside down. No attempt to imitate fibre paper.				
Penn.	**Hanover**	**First National**	D	Feb. 20, 1864	187
	Under "Continental Bank Note Co., New York," lower centre border, genuine has "Act approved Feb. 25th, 1863;" counterfeit, "Act approved June 3d, 1864."				
	Tamaqua	**First National**	B	July 1, 1865	1219
	Counterfeits seen bear wrong charter number. On upper right back of note "owing" is spelled "ownig;" on lower right back "thousand" is spelled "thousaud."				
R. I.	**Providenee**	**Commereial National**	A	Series of 1882	1319
	Photograph, with colors of numbers and seal put on with a brush and poorly done. Portrait of Garfield. Bank No. 20650.				
	Providence	**Blackstone Canal Nat.**	B	Series of 1882	1328
	Charter No. 1131 is wrong. Signature R. C. Taft, Prest., and J. W. Vernon, Cashier, wrong; these belong to Merchants' National Bank of Providence. Portrait of Garfield good.				
Texas	**Hillsboro**	**Hill County National**	D	Series of 1882	3046
	Photograph. Bank No. 2135. Whole note photographic color. Garfield.				
Vt.	**Montpelier**	**Montpelier National**	A	Series of 1875	857
	Photograph. Bank No. 1166.				
	St. Johnsbury	**First National**	C	Series of 1875	489
	Poor counterfeit. Color work surface printed.				
Wis.	**Milwaukee**	**First National**	B	Series of 1882	2715
	Photo. Garfield. Poor. Color very bad. Bank No. 269. Seal almost gray.				

TENS

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, vignette represents Franklin, with kite in hand, experimenting with electricity, with assistant seated on rock near him. Leyden jar in foreground and 1752 in lower left corner. Right end vignette represents female on eagle soaring above clouds snatching the lightning, to represent genius of America seizing and utilizing lightning of heaven. On counterfeit the post in vignette, lower left corner, was made perfect or plain; the genuine at one-fourth inch from the ground shows a knot hole or nick. Back of note, vignette represents De Soto discovering Mississippi in 1541. All notes of this denomination prior to series of 1882 had green border backs, and those of series 1882 have brown border backs, with charter number of bank in green panel, centre of note, in place of De Soto vignette. The series of 1902 has portrait of William McKinley on left side face of note. The number panel is below portrait, large denomination counter in upper right corner and smaller denomination counters in upper and lower left corners. On the back is vignette, Female figure, Navy and Merchant Marine. Legend with small denomination counter in center, base of note.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Ariz.	**Phoenix**	**Phoenix National**	C	Series of 1882	4729
	Poor. Photo colored with a brush. Bank No. 1973.				
Cal.	**Los Angeles**	**Los Angeles National**	A	Series of 1882	2938
	Poor. Photo colored with a brush. Bank No. 6598. Brown color of photography shows through the red numbers.				
	San Franeisco	**Wells Fargo Nevada Nat.**	G	Series of 1882	5105
	Poor photo on heavy bond paper; no silk fibre. Bank No. 6945. Treasury numbers traced over with red ink. Back is better than face, being fair imitation of genuine, except coloring around charter number, which is a muddy green.				
Colo.	**Denver**	**Denver National**	E	Series of 1882	3269
	A crude photograph. Bank No. 13503.				
Illinois	**Roekford**	**Third National**	B	Series of 1902	479
	Photograph. Back badly faded. Portrait of McKinley. Treasury and bank numbers printed in red instead of blue. Back brown instead of green.				
Ind.	**Lafayette**	**Lafayette National**	A	Dec. 22, 1874	2213
	Refuse all bearing Bank No. 1496, Treasury No. 165167.				
	Muneie	**Muneie National**	A	Feb. 14, 1865	793
	Refuse all bearing Bank No. 1496. Treasury No. 165167.				
	Riehmond	**Richmond National**	A	Mar. 15, 1873	1102 & 2090
	Refuse all bearing Bank No. 1496. Treasury No. 165167.				
	Vevay	**First National**	A	Old Series	346
	Refuse Treasury No. 810516, Bank No. 1048, and Treas. No. 165167, Bank No. 1496.				

TENS—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
La.	**New Orleans**	**Germania National**	C	Series of 1882	1591
	Vignettes coarse and scratchy. First lot had no scroll lines on right end of face of bill above the eagle's wing; but plate was changed, and later bills have these lines. Paper fair, no silk threads, and only in some cases imitated by ink lines. Back well executed. In panel in centre, in Charter No. 1591, light brown shading on right and bottom of figure 9 omitted. Bank and Treasury numbers poor color, larger than genuine.				
	New Orleans	**Hibernia National**	B	Series of 1882	2086
	Number, seal and panel on back poorly colored. No threads in paper. Bank No. 524.				
Mass.	**Athol**	**Millers River National**	B	Series of 1882	708
	Photograph poorly colored. Two pieces of paper, silk fibre between. Panel on back of genuine containing Charter No. 708 is green; in counterfeit it is not.				
	Boston	**Eliot National**	C	Series of 1882	536
	Photo, poorly colored. Ink lines for threads. Bank No. 4235.				
	New Bedford	**Mechanics National**	B	Series of 1882	743
	Photograph. Bank No. 11793. Charter, Bank and Treasury are brown instead of carmine. Panel on back containing Charter No. 743 should be green. Fibre imitated.				
	Roxbury	**Peoples National**	A	Series of 1882	595
	Photograph. Seal, etc., tinted. Bank No. 8201. Fibre imitated by ink lines.				
Mich.	**Detroit**	**First National**	C	Series of 1882	2707
	Photo. Bank No. 5612. Colors put on with brush. Parallel silk threads.				
	Detroit	**Union National**	B	Series of 1882	3487
	Photographic note. Colors put on with brush.				
Miss.	**Jackson**	**First National**	C	Series of 1882	3332
	Photographic print. Seal, etc., touched up with color. Bank No. 1292. Seal yellowish brown instead of chocolate. Two pieces of paper with silk fibre between them.				
N. Y.	**Albany**	**Albany City National**	A	July 20, 1865	1291
	Fair counterfeit. Seal and numbers poor. Lathe work on back poor.				
	Auburn	**Auburn City National**	A	July 20, 1865	1285
	In vignette, lower left corner, Franklin's kite string is broken, or hidden by clouds. In genuine it is wholly visible. Seal and numbers poor. Lathe work on back poor.				
	Buffalo	**Farmers' & M'f'rs' Nat**	A	Old Series	1370
	No such bank. From changed counterfeit plate of Farmers and Manufacturers' National Bank of Poughkeepsie (N. Y.).				
	Ithaca	**Tompkins Co. National**	B	Series of 1882	1561
	Photo. Seal, etc., color touched up. Bank No. 3894. Fibre between sheets.				
	Kingston	**National Ulster Co**	B	Series of 1882	1050
	Photo. Very poor. Colors of numbers, etc., poorly applied. Black and olive colored fibre between two pieces of paper.				
	Lockport	**First National**	A	Feb. 20, 1865	211
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Newburg	**Highland National**	A	July 1, 1865	1106
	Fair counterfeit. Numbering, seal and lathe work imperfect.				
	New York	**American National**	A	July 1, 1865	50
	Refuse all dated July 1st, 1865.				
	New York	**Croton National**	A	Old Series	1556
	Bank failed. Few genuine notes in circulation.				
	New York	**First National**	A	July 1, 1865	29
	None genuine signed "S. B. Colby, Register of the Treasury."				
	New York	**First National**	M	Series of 1902	29
	Issue of Feb. 25, 1903. Portrait of McKinley. J. W. Lyons, Register; Ellis H. Roberts, Treasurer. Bank No. 292842. Poor photo-mechanical production on three pieces of paper with few silk threads pasted between face and middle sheet. Title under portrait reads "WILLAM McKINLEY," second "l" in first name having been omitted. In scroll panel, left back of note, word "PAYMENT" is spelled "PAVEMENT." In scroll panel, right back of counterfeit "EXCPTD" instead of "EXCEPT." Lathe work very scratchy. Charter number and seal light pink instead of carmine.				
	New York	**Marine National**	A	July 1, 1865	1215
	Words "the City of" in title "Marine National Bank of the City of New York" omitted.				
	New York	**Market National**	A	July 1, 1865	964
	Refuse all dated July 1st, 1865.				
	New York	**Mechanics' National**	A	July 1, 1865	1250
	Title of genuine note reads, "Mechanics' National Bank of the City of New York;" in counterfeit the words "the City of" are omitted.				
	New York	**Merchants' National**	A	Old Series	1370
	Signatures printed; the genuine are written. Numbering poor.				
	New York	**Nat. Bank of Commerce**	A	July 1, 1865	733
	Refuse all dated July 1st, 1865.				
	New York	**Nat. Bank of Commerce**	R	Series of 1882	733
	Poorly executed photograph. Bank No. 29,968.				
	New York	**Nat. Bk. of the State of N.Y.**	A	July 1, 1865	1476
	Refuse all dated July 1st, 1865.				

TENS—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
N. Y.	**New York**	**Union National**	A	July 1, 1865	1278
	Refuse all dated July 1st, 1865.				
	Poughkeepsie	**City National**	A	July 5, 1864	1305
	Seal and numbers poor. Lathe-work on back poor.				
	Poughkeepsie	**Farmers' & Mfrs.' Nat**	A	Aug. 1, 1865	1312
	In word "POUGHKEEPSIE" the "P" and "O" join; on genuine they do not.				
	Poughkeepsie	**First National**	A	July 5, 1864	465
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Red Hook	**First National**	A	Feb. 20, 1865	752
	Refuse all dated February 26, 1865.				
	Rochester	**Flour City National**	A	July 1, 1865	1362
	Refuse all dated July 1st, 1865.				
	Rome	**Central National**	A	May 12, 1865	1376
	Refuse all dated May 12, 1865.				
	Syracuse	**Syracuse National**	A	Aug. 1, 1865	1341
	Dangerous counterfeit when well printed. Lathe-work was retouched and plate improved to produce these bills. On first lot numbering, seal and back poorly executed.				
	Troy	**Mutual National**	A	May 10, 1865	992
	On counterfeit, eagle's wing touches "65" in date. On genuine it does not.				
	Waterford	**Saratoga County N. B.**	A	July 1, 1865	1229
	Refuse all bearing Bank No. 1048.				
	Watkins	**Watkins National**	A	Aug. 1, 1865	
	Refuse all dated August 1, 1865. Bank out of existence.				
Ohio	**Cincinnati**	**Third National**	C	Series of 1882	2730
	Paper greasy and stiff; no distributed fibre or parallel threads; vignette coarse and scratchy. Lathe-work counters poor. In words, "Printed at the Bureau of Engraving and Printing" the "N" in "Printed" is inverted. Back well executed.				
Penn.	**Philadelphia**	**First National**	B	Feb. 20, 1864	1
	Refuse all dated February 20th, 1864.				
	Philadelphia	**Third National**	B	Feb. 20, 1864	234
	Counterfeit, upper right hand end in border, word "Currency" printed "Curreny."				
Texas	**Beaumont**	**Gulf National**	C	Series of 1902	6338
	Crude photographs printed on two pieces of paper between which a few long silk threads have been distributed. Colored inks roughly applied to seals, numbers and back.				
	Fort Worth	**Nat. Bank of Fort Worth**	C	Series of 1882	3131
	Poor photo. Large scalloped seal gray-blue-black instead of chocolate. Face same color.				
	Weatherford	**Merchants & Farm's Nat.**	A	Series of 1882	3975
	Photographic print, touched up with colors. Bank No. 5005. Two pieces of paper with red and blue silk between.				
Vt.	**Vergennes**	**Nat. Bank of Vergennes**	B	Series of 1882	1364
	Bank No. 2181. Colors for red seal, etc., put on with brush, colors poor. No threads.				

TWENTIES

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, vignette represents Battle of Lexington. Right end, vignette represents Genius of Liberty unfurling American flag, exciting the loyalty of the yeomanry of the nation. Back of note, vignette represents Baptism of Pocahontas. All notes prior to series of 1882 had green border backs; those of 1882 have brown border backs, with charter number of bank in green panel, centre of note, in place of Pocahontas vignette. The series of 1902, face of note, has portrait of Hugh McCulloch, left side, with number panel below portrait. Large denomination counters in upper right and lower left corners, small denomination counter in upper left and small lathe counter in lower right corners. Back of note has vignette, Liberty and Capital, with eagle and shield to left of note.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Ala.	**Talladega**	**Isbell National**	A	Series of 1882	4838
	Photographic print, touched up with colors. Bank No. 7917.				
Conn.	**Portland**	**First National**	A	May 10, 1865	1013
	On counterfeit in vignette left end, is printed "1715" for "1775." On shield with eagle, back of counterfeit, are six imperfect stars; on genuine seventeen perfect stars.				
Illinois	**Metropolis**	**National State**	A	Series of 1882	5234
	Photograph poor. Bank No. 1193.				
Ind.	**Indianapolis**	**First National**	A	Nov. 2, 1863	55
	Counterfeit, lower left corner, butt of gun touches border; in genuine it does not.				
	South Bend	**South Bend National**	A	Series of 1882	1739
	Poor photo. Bank No. 1777. Paper in two sheets, with red and blue silk between.				

TWENTIES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Ind. T.	**Marietta**	**Marietta National**	A	Series of 1882	5958
	Very poor photo. Green poorly applied. Few silk threads between two pieces of paper.				
Ky.	**Mayfield**	**First National**	A	Series of 1882	2245
	Photograph, uncolored. Bank No. 5211.				
Mass.	**Boston**	**Fourth National**	A	Series of 1882	2277
	Photo, poorly colored. Paper has threads between sheets. Bank No. 42431.				
N. Y.	**Mohawk**	**National Mohawk Valley**	A	Series of 1882	1130
	Photograph, but few in circulation and glass plate captured.				
	New York	**First National**	B	July 19, 1865	29
	Refuse all dated July 19th, 1865.				
	New York	**Fourth National**	A	March 1, 1864	290
	The heads of figures in baptismal scene on back and in battle scene in face are almost wholly devoid of expression, and the eyes appear like black spots.				
	New York	**Market National**	B	Jan. 19, 1865	964
	None genuine signed "L. E. Chittenden, Register of the Treasury."				
	New York	**Merchants' National**	B	July 19, 1865	1370
	None genuine signed "L. E. Chittenden, Register of the Treasury."				
	New York	**Nat. Bank of Commerce**	B	Jan. 19, 1865	733
	None genuine signed "L. E. Chittenden, Register of the Treasury."				
	New York	**Nat. Shoe & Leather**	B	July 19, 1865	917
	None genuine signed "L. E. Chittenden, Register of the Treasury."				
	New York	**Tradesmen's National**	B	July 19, 1865	905
	None genuine signed "L. E. Chittenden, Register of the Treasury."				
	Utica	**City National**—No such bank.			
	The genuine notes have Utica City Nat'l Bank, Utica.				
	Utica	**Oneida National**	B	Aug. 19, 1865	1392
	None genuine signed "L. E. Chittenden, Register of the Treasury."				
Penn.	**Philadelphia**	**Fourth National**	A	Mar. 7, 1864	286
	Engraving of title line defective; "A" in "PHILADELPHIA" not crossed. Letter "W" in "TWENTY," lower right end border, face of note, shorter than rest of letters in counterfeit. Lettering in margin, either end of back of note, scarcely legible. Vignette Battle of Lexington on lower left is printed 1715; on genuine it is 1775.				
Texas	**Bowie**	**First National**	A	Series of 1882	4265
	A photograph. No silk threads.				
	Hereford	**First National Bank**	A	Series of 1882	5604
	Poor photo.; paper poor, no silk threads. Charter number on face of note is 5607 and in panel on back is No. 5604, which is the correct number.				
Vt.	**Barre**	**National Bank, Barre**	A	Old Series	2109
	Pen and brush work, poorly done. Bank No. 1980.				

FIFTIES

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, vignette represents Gen. Washington crossing the Delaware; above is large "50," crowned by "FIFTY." Right end, vignette represents soldier of the Revolution of 1776 on picket duty; he sees in a vision future glory of his country, typified by Union of Liberty and Justice with Victory, represented by three females in mid-air, with "Victory" crowning whole. Back of note, vignette represents Embarkation of Pilgrims. All notes of this denomination prior to series of 1882 had green border backs; those of 1882 have brown border backs, with charter number of bank in green panel, surrounded with lathe-work, in place of vignette Embarkation of Pilgrims. The series of 1902 has portrait of John Sherman on left side, face of note, number panel below portrait. Large denomination counter in upper right and lower left corners; small denomination counter in lower right corner. On the back there is a vignette, Male figure, with denomination counter, lower left corner, and vignette, Female figure, Engine and Factory scene, right of note.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
N. J.	**Bridgeton**	**Bridgeton National**	A	Series of 1882	2999
	Poor photograph. Seal, numbers and back colored with a brush. Bank No. 142.				
N. Y.	**Buffalo**	**Third National**	A	March 10, 1865	850
	On genuine, above and below words "with the" in line "Deposited with the U. S. Treasurer at Washington" is a flourish; on counterfeit this is omitted. On counterfeit, vignette of Victory, upper right end, hand is without thumb or fingers, which can be distinctly seen on genuine. On genuine, left end back, bandage covers eyes of figure of Justice in coat of arms; on counterfeit does not. All counterfeits of $50 National bank bills on banks in New York State were printed from these plates with title names changed, and this description will apply to all of them.				
	New York	**Central National**	A	April 15, 1864	376
	None genuine bearing other charter number than 376. The description of Third National Bank of Buffalo, N. Y., applies to this note.				

FIFTIES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
N. Y.	**New York**	**Mechanics' National**	A	April 20, 1865	1250
		The description of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	**Metropolitan Nat.**	A & C	Jan. 10, 1865	1121
		The description of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	**Nat. Bk. of Commerce**	A & C	Jan 10, 1865	733
		The description of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	**National Broadway**	A & C	Jan. 10, 1865	687
		The genuine fifty-dollar bills of this bank all bear the check letter A. The description of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	**Tradesmen's Nat.**	A & D	April 20, 1865	905
		The genuine fifty-dollar bills of this bank all bear the check letter A. The description of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	**Union National**	A	April 15, 1864	1278
		The description of Third National Bank of Buffalo, N. Y., applies to this note.			

ONE HUNDREDS

DESCRIPTION OF GENUINE NOTE

On genuine note, left end vignette represents Commodore Perry leaving his flagship "Lawrence;" above is large ornamental "C" and "100." Right end vignette represents angel with coronet, on which is "Liberty," her hands extended towards fasces planted on rock, entwined by wreaths and belts, latter bearing "The" and "Union," at right, "maintain it" in burst of sunlight; whole designed to represent Genius of America invoking aid of heaven to maintain and preserve the Union; above vignette is "100" and "C." Back, vignette represents Declaration of American Independence, July 4, 1776. All notes prior to series of 1882 had green border backs; those of 1882 have brown border backs with charter number of bank in green panel, instead of vignette Declaration of American Independence. The series of 1902, on left side of face of note, has portrait of John J. Knox, with number panel below portrait. Large denomination counter in upper right and lower left corners; small denomination counter in lower right corner. On the back of the note is vignette, two Male figures, eagle, shield and flags in centre of note, with legend and vista of Capitol and Monument at base.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Mass.	**Boston**	**First National**	A	Feb. 2, 1864	200
		On genuine, vignette, left end, water drops from both sides of bow oar; on counterfeit from only one side. Crossing of letter "T" omitted in "MAINTAIN" on right end of counterfeit. This defect is often mended by reprint, pen or pencil, but not so as to deceive close observers. On the genuine bills the sailor, standing in the bow of the boat, has a medium-sized head and face with a partly opened mouth; on counterfeits the same man has a large, broad head and face, a closed mouth, and broad, full forehead. On the back of the genuine bills the lettering of the several panels is properly punctuated. In the counterfeits the lower panel containing a quotation from the law against counterfeiting, on second line, after the word "IT" a comma is omitted, and after the word "PRINTED" on the fourth line in same panel.			
	Boston	**National Revere**	A	July 20, 1865	1295
		The genuine note has space of 1-16th of an inch between edge of wing of figure of Liberty and shading of letter "C" in upper right corner; on counterfeit about half the distance. On genuine, in vignette, left end, water drops from both sides of bow oar; on counterfeit but from one side. On genuine, distance between wing of figure of Liberty and foot of check-letter A is over 3-16ths of an inch; on counterfeit hardly ⅛ of an inch. On genuine a line drawn sharply under words, "with the U. S. Treasurer at Washington," if extended strikes the lower lip of figure of Liberty; on counterfeit it strikes the chin. Face of sailor in counterfeit, bow of boat, resembles a skeleton or death's head. On the back of the genuine bills, in the upper lettered panel, on the third line, right, the words "OTHER DEBTS" are properly spaced. In the counterfeit the "R" in "OTHER" joins the "D" in "DEBTS," and the "D" is raised above the letters preceding.			
	New Bedford	**Merchants' National**	A	Feb. 14, 1865	799
		The description of National Revere Bank of Boston above applies to this note.			
	Pittsfield	**Pittsfield National**	A	July 20, 1865	1260
		The description of National Revere Bank of Boston above applies to this note.			
Md.	**Baltimore**	**National Exchange**	A	July 1, 1865	1109
		The description of National Revere Bank of Boston above applies to this note.			
N. Y.	**New York**	**Central National**	A	April 15, 1864	376
		The description of First National Bank of Boston applies to this note.			
Ohio	**Cincinnati**	**Ohio National**	A	Dec. 22, 1864	630
		The description of First National Bank of Boston applies to this note.			
Penn.	**Pittsburgh**	**P. Nat. Bk. of Commerce**	A	Series of 1875	668
		The description of National Revere Bank of Boston applies to this note. This is the most dangerous of the $100 National Bank Notes, as it is the only one printed on fibre paper and bearing the scalloped seal.			
	Wilkesbarre	**Second National**	A	Nov. 2, 1863	104
		The description of First National Bank of Boston applies to this note.			

Instructive Guides

U. S. Notes of date 1862 and 1863 have no jute or fibre in the paper.

Series of 1869, 1874, 1875 or 1878 are printed on a distinctive fibre paper known as the Wilcox patent.

Series of 1880 are printed on paper having a red and blue silk thread running from end to end, one at the top and the other at the bottom of the note, and shreds of red and blue silk fibre scattered all through the paper, and known as the Crane patent. Then the scattered threads were discontinued, leaving only the parallel threads or one of them. Then, later on, was adopted the new kind of paper, having only the scattered threads localized in two bars, one across each end of bill.

The counterfeits of U. S. Notes, of dates 1862 and 1863, also some of Series 1875, bear the small red seal, pointed (old seal).

Counterfeit 50's and 500's of Series 1869, and some counterfeits of Series 1880 bear the large red seal, lathe work points.

Some 20's and 10's (1880) bear large red seal, plain border.

Few large chocolate seals, lathe work points, are counterfeited on any bills.

Very few National Bank bills bearing red pointed seal have any fibre in paper.

Series of 1875 (all of which have the red scalloped seal) are either printed on jute fibre paper, or the silk line paper, the same as used for the U. S. Notes, Series of 1880.

Series of 1882, bearing the brown scalloped seal, such are also printed on the same silk line paper as the U. S. Notes, Series of 1880.

The check-letters, A, B, C or D, referred to in the body of this DETECTOR, are all printed in *black* ink on the face of U. S. Notes and National Bank Bills, as well as on the Bills of the Dominion of Canada. Some U. S. National Banks have been supplied with other letters.

THE NUMBER SYSTEM.

All Government Notes—but not National Bank Bills—are printed of one denomination four on a sheet, and lettered respectively A, B, C or D. Each note also bears a Treasury number, and divide this number or only the last two figures of it by four, and if the remainder is one then the check letter should be A; if two remainder then B; if three remainder then C; and if no remainder then D. If the result shows otherwise then the numbering is wrong, and hence the bill is a counterfeit. Wrong numbering will detect a very large number of the counterfeits in circulation, but some counterfeits, however, are correct.

UNITED STATES NOTES AND CERTIFICATES.

The old issue of United States notes was divided into four series, all of which were signed by L. E. Chittenden as Register and F. E. Spinner as Treasurer. The series of 1869 were signed by John Allison as Register and F. E. Spinner as Treasurer. Of the series of 1875, numerous counterfeits have appeared, from the 1's to the 50's. Notes of this issue are signed by John Allison, Register, and John C. New, A. U. Wyman and Jas. Gilfillan as Treasurers. Of the series of 1878, but two denominations have been counterfeited, the 10's and 20's, and of the series of 1880, the 2's, 5's, 10's, 20's, 50's and 100's.

On both the United States notes and gold and silver certificates there are usually small engraved figures under the check letter. They represent the number of the plate from which the note is printed, and are used as a means of identification of the printers through whose hands the note passed. As many as 60 plates may be used at one time in printing notes of one denomination, and each plate has its own number. The small figures have been printed on all notes since 1862.

No gold certificates have been issued below the denomination of $10. All certificates are issued and numbered the same as Treasury notes, and are check-lettered in their order on each sheet.

Only three denominations of gold certificates have been counterfeited, the 10's, 20's and 100's.

Six denominations of silver certificates have been counterfeited, the 1's, 2's, 5's, 10's, 20's and 100's.

All U. S. Treasury notes issued prior to 1869 were printed on plain bank note paper. All issued since, commencing with the series of 1869, are printed on fibre paper. Many of the old issues were counterfeited, as the paper used had no special distinctive feature, engraving being mainly relied on by the Government to prevent imitation. As numerous counterfeits appeared on the old issues, the Government was obliged to adopt, in 1869, a special paper, the distinctive feature of which was a narrow localized tint of short blue fibre running the entire length of the sheet in such a manner as not to lessen its strength or interfere with the printing. When examined under the microscope, these fibres have the appearance of coarse black hairs, of different lengths and shapes, scattered promiscuously, regardless of regularity, over the entire surface. This paper is known as the Wilcox patent. In 1878 another feature of fibre paper was adopted, somewhat similar, with two silk threads running lengthwise throughout the note. This is known as the Crane patent.

Counterfeit United States Notes

ONES

Act of July 11, 1862. — Dated Aug. 1, 1862.
L. E. Chittenden, Register. — **A B C D** — F. E. Spinner, Treasurer.

Poor counterfeit. Portrait of Chase badly engraved. Numbers poor and color bad. Small "ones" in border, on counterfeit, blurred and poorly engraved. Lathe work bad.

Act of March 3, 1863. — Series 1875.
John Allison, Register. — **D** — A. U. Wyman, Treasurer.

Poor. Looks like woodcut. Portrait of Washington and numbers poor. Many words misspelled in panel on back.

TWOS

Act of July 11, 1862. — Dated Aug. 1, 1862.
L. E. Chittenden, Register. — **A B C D** — F. E. Spinner, Treasurer.

Engraving and lathe work bad. Head of Hamilton poor. Imprint of Bank Note Company imperfect.

Act of March 3, 1863. — Series 1875.
John Allison, Register. — **D** — A. U. Wyman, Treasurer.

Very poor counterfeit; has a blurred and faded appearance. Portrait of Jefferson.

Act of March 3, 1863. — Series 1880.
B. K. Bruce, Register. — **D** — A. U. Wyman, Treasurer.

Poor. Many errors in spelling in border and elsewhere. Jefferson's name, under portrait (which has but one eye), spelled "Jeffrson."

FIVES

Act of Feb. 25, 1862. — Dated March 10, 1862.
L. E. Chittenden, Register. — **A** — F. E. Spinner, Treasurer.

Series 90. Convertible note. Engraving coarse, but vignette head of Hamilton fair. Lathe work around large figure 5, right upper corner of note, defective. Lathe work on back of note also faulty.

Act of Feb. 25, 1862. — Series 114. Dated March 10, 1863.
L. E. Chittenden, Register. — **A** — F. E. Spinner, Treasurer.

Poor counterfeit. One of convertible series. All genuine notes of this issue dated March 10, 1862; counterfeits dated March 10, 1863. Head of Hamilton.

Act of March 3, 1863. — Dated March 10, 1862.
L. E. Chittenden, Register. — **A D** — F. E. Spinner, Treasurer.

New series, and new series 70. Inferior counterfeits. Engraving on face of notes very coarse; vignette statue of Liberty, left end, looks like a cheap wood engraving. Vignette head of Hamilton, right end, coarse, of very poor appearance, and not a likeness. Signature of L. E. Chittenden, Register, engraved in coarse lines, not a fac-simile of genuine. Numbering very poor. Imprint of American Bank Note Co. imperfect. Lathe work around figure 5 on counterfeit and on back of notes defective.

Act of March 2, 1863. — Dated March 10, 1863.
L. E. Chittenden, Register. — **A D** — F. E. Spinner, Treasurer.

New series 77. Fair counterfeit. Engraving on face of note coarse Lathe work around figure 5, on counter, right upper corner of bill, very defective. Vignette of Hamilton, right lower corner, though poorly engraved, has a fair expression and likeness. Vignette Statue of Liberty, left end of bill, "scratchy" and unfinished in detail, lacking the cross lines in shading. About feet of statue a few rough lines alone appear, instead of sharply defined folds of drapery shown on genuine. Lathe work back of note faulty, lines not traceable in green tint.

Act of March 3, 1863. — Dated March 10, 1863.
L. E. Chittenden, Register. — **A D** — F. E. Spinner, Treasurer.

New series 77, and new series. Good counterfeits. Engraving well done; general appearance good. Lettering well engraved and shading regular, yet heavier than genuine. Lathe work around figure 5 on counter, right upper corner face of bill, appears good at first sight, yet when inspected is found to lack very fine continuous lines of genuine. Vignette of Hamilton almost as finely engraved as genuine and presents a very fair likeness. Vignette Statue of Liberty, left end, not so carefully finished; general features of statue and its drapery are discernible, but details are imperfect or wanting. On left hand of the figure (the side toward the body of the note) drapery below knee does not show ornamental ball-tassels as prominent as on genuine. Lathe work back of note defective.

FIVES—Continued

Act of March 3, 1863. — **A** — Series 1875.
John Allison, Register. — A. U. Wyman, Treasurer.

Photograph. Portrait of Jackson. On plain paper, coarse and heavy. Seal and cycloid work very pale. Lathe work on back, and in two counters on face, badly blurred.

Act of March 3, 1863. — **A D** — Series 1875.
John Allison, Register. — A. U. Wyman, Treasurer.

Poor. Dark and blurred. Portrait of Jackson. Another photographic counterfeit of this series (check letter A) has such a good appearance as to deceive experienced handlers. Under magnifying glass engraving looks more like a woodcut than steel. No fibre paper used. Numbering good, seal poor.

Act of March 3, 1863. — **C** — Series 1875.
John Allison, Register. — A. U. Wyman, Treasurer.

Excellent. On genuine, upper left corner, series of 1875 is enclosed by flourishes. On counterfeit flourishes are omitted. Portrait of Jackson and vignette in centre coarse. Shading of "United States" in title scratchy. Lines uneven. Genuine notes of this series printed on fibre paper; counterfeit on plain. An attempt at imitation is made by printing fine lines in left panel on back.

Act of March 3, 1863. — **D** — Series 1875.
John Allison, Register. — A. U. Wyman, Treasurer.

Fair photo. Portrait of Jackson. Some notes are a trifle short. Two thin sheets of paper with fibre between. Only color on face is Treasury number, which is badly tinted, being traced with a pen.

Act of March 3, 1863. — **D** — Series 1875.
John Allison, Register. — A. U. Wyman, Treasurer.

Same process as above note. Portrait of Jackson. Treasury numbers and seal bad color, originally black, but tinted, and black shows through pink. Figures 1875 on genuine, upper right corner, omitted.

Act of March 3, 1863. — **A** — Series 1880.
J. Fount Tillman, Register. — D. N. Morgan, Treasurer.

Poor. Portrait of Jackson appears cross-eyed. Curved line between "Series of" and "1880", also floral design at end of imprint of Bureau Engraving and Printing, omitted.

Act of March 3, 1863. — **B** — Series 1880.
B. K. Bruce, Register. — A. U. Wyman, Treasurer.

Coarse and scratchy. Many errors occur in spelling in fine lettering in border and elsewhere. "Treasury," under name of B. K. Bruce, spelled "Trastay." Portrait of Jackson.

Other counterfeits of this check letter and series have signatures of other Registers and Treasurers.

Act of March 3, 1863. — **B** — Series 1880.
W. S. Rosecrans, Register. — James W. Hyatt, Treasurer.

Very poor woodcut. Portrait of Jackson. Words "Bureau of Engraving and Printing, Washington, D. C.," reversed, beginning at lower right, instead of upper left end. All lathe work very poor.

Act of March 3, 1863. — **B** — Series 1880.
W. S. Rosecrans, Register. — J. N. Huston, Treasurer.

Poor. Large spiked chocolate seal. Imprint Bureau Engraving and Printing, upper left face, over "Series of 1880," missing. Shield in lower right corner of genuine not in counterfeit, and word "Five," which crosses "V" in said corner omitted. Also words "Register of the Treasury" and "Treasurer of the United States." Portrait of Jackson.

Act of March 3, 1863. — **B** — Series 1880.
J. Fount Tillman, Register. — D. N. Morgan, Treasurer.

Poor photo. Portrait of Jackson. Small scalloped seal. Poor quality paper, lacks silk thread.

Act of March 3, 1863. — **C 5** — Series 1880.
J. Fount Tillman, Register. — D. N. Morgan, Treasurer.

Photo-wood engraving. Lathe work on face and back very poorly imitated. Figures in Treasury number heavier and darker blue than genuine. Vignette in centre and portrait of Jackson, lower left corner face, fair. Small scalloped carmine red seal. Two pieces of paper, distributed silk fibre between.

Act of March 3, 1863. — **D** — Series 1880.
W. S. Rosecrans, Register. — J. N. Huston, Treasurer.

Poor. Large spiked red seal. Portrait of Andrew Jackson poorly executed, also frontier vignette. Treasury numbers defective and off color. Paper fair, but lacks silk fibre running lengthwise.

Act of March 3, 1863. — **D 52** — Series 1880.
J. Fount Tillman, Register. — D. N. Morgan, Treasurer.

Poor photo. Small scalloped seal and Treasury numbers colored with brush. Portrait of Jackson.

Act of March 3, 1863. — **D** — Series 1907.
W. T. Vernon, Register. — Chas. H. Treat, Treasurer.

Straight photo. Portrait of Jackson. Seal and denominational design on face of note touched up with color; back painted a muddy green. Should not deceive anyone familiar with money.

TENS

Act of Feb. 25, 1862. — **B C** — New Series. Dated March 10, 1862.
L. E. Chittenden, Register. — F. E. Spinner, Treasurer.

Fair. Portrait of Lincoln lacks fine, clear, lifelike expression. Eagle scratchy. Green ink trifle darker than genuine. Lathe work defective, shading of letters coarse. In green medallion counters, right and left of eagle, four green dots seen on genuine, left of figure 1 in 10; on counterfeit only three dots.

Act of Feb. 25, 1862. — **B C** — Series 19. Dated March 10, 1862.
L. E. Chittenden, Register. — F. E. Spinner, Treasurer.

Good. Treasury numbers imperfect, ink a brick red color. Portrait of Lincoln poor, unlike genuine. On genuine, line on upper side, under Treasury number, if extended, would strike below letter "N" in words "New Series;" on counterfeit it would strike higher up, near centre of "N."

Act of Feb. 25, 1862. — **B C D** — New Series 23. Dated March 10, 1862.
L. E. Chittenden, Register. — F. E. Spinner, Treasurer.

Excellent. Portrait of Lincoln slightly defective. Red figure trifle smaller than on genuine. Red ink blurred. Fine line under Treasury number, on genuine, if extended, would strike directly under the words "New Series." On counterfeit would strike near centre of the "N." Check letter D of this counterfeit is of "Act of March 3, 1863," dated "March 10, 1863," otherwise plate is same.

TENS—Continued

Act of Feb. 25, 1862. Series 52. Dated March 10, 1862.
L. E. Chittenden, Register. **B C D** F. E. Spinner, Treasurer.

Dangerous. Portrait of Lincoln. Top of genuine there are 15 small X's on each side of imprint of American Bank Note Co. On counterfeit 15 on left and 16 on right. A second issue has 14 X's on right and 16 on left. This error will detect this counterfeit of Series 52.

Act of March 3, 1863. New Series 53. Dated March 10, 1863.
L. E. Chittenden, Register. **A B C D** John C. New, Treasurer.

Dangerous. Portrait of Lincoln well engraved. Numbering well done, ink good. Lathe work surrounding 10's in green medallion, somewhat blurred and defective. There are nine counterfeits on this issue of 10's, and all notes of this denomination of the various series should be examined with care. There is also said to be a counterfeit $10, check letter A, on Series 19 of this issue.

Act of March 3, 1863. Series 1875.
John Allison, Register. **C** John C. New, Treasurer.

Good genuine notes printed on fibre paper. An attempt has been made to imitate the fibre by printing lines in panel on back. Portrait of Webster poor. Lathe work fair. Numbering poor. In line "This note is a legal tender for ten dollars," top of note, there are no spaces between words "a" and "legal," and "for" and "ten," in counterfeit. "W" and "D. C.," in "Washington, D. C.," in centre are larger. In counterfeit letters are of even size. On back, right panel, word "this" is printed "tms."

Act of March 3, 1863. Series 1878.
John Allison, Register. **D** A. U. Wyman, Treasurer.

Poor photographic pen and ink. "Register of the Treasury" and "Treasurer of the United States," under names, omitted. Treasury numbers poorly printed. Portrait of Webster poor, also vignette on end.

Act of March 3, 1863. Series 1880.
J. Fount Tillman, Register. **B** D. N. Morgan, Treasurer.

Poor photo. Portrait of Webster. Color of numbers and seal poor.

Act of March 3, 1863. Series 1880.
W. S. Rosecrans, Register. **B 5** E. H. Nebeker, Treasurer.

Fair. Portrait of Webster fair, but lacks lifelikeness. Vignette in lower right corner poor. Parallel silk thread imitated by blue ink lines. In "penalty" on back word "This" appears "Tnis." Small scalloped carmine-red seal.

Act of March 3, 1863. Series 1880.
J. W. Lyons, Register. **B 10-16** Ellis H. Roberts, Treasurer.

Fair. Portrait of Webster poor and nose flat. Lathe work poor. Color of numbers and seal good. Two pieces of paper, with silk threads between, to imitate fibre in genuine. Back of note poor.

Act of March 3, 1863. Series 1880.
W. S. Rosecrans, Register. **B 2250** James W. Hyatt, Treasurer.

General appearance good. Treasury numbers closely resemble genuine. Large round red seal well executed. Portrait of Webster poorly engraved, looks unnatural. Curved line on genuine between words "Series of" and "1880," upper left face, omitted. Numerous errors in "penalty" on back.

Act of March 3, 1863. Series 1880.
W. S. Rosecrans, Register. **C** J. N. Huston, Treasurer.

Portrait of Webster. Note thought to be a joint production of the camera and wood engraving. Whole face of the note is heavy, spotted and blotchy. Numbering poor, lines in number panels scratchy.

Act of March 3, 1863. Series 1880.
W. S. Rosecrans, Register. **C** James W. Hyatt, Treasurer.

Portrait of Webster. Photo. Treasury numbers poor, the figures unequal in size and irregular. Color fair, but fades very easily like all sunprint photographs. Large red seal. No silk threads.

Act of March 3, 1863. Series 1880.
J. Fount Tillman, Register. **C 8** D. N. Morgan, Treasurer.

Fair. Most noticeable defects color of Treasury numbers, seal and vignette in lower right corner. Treasury numbers irregular in formation and darker blue than genuine. Small scalloped seal brick-red instead of carmine. Vignette of Columbus presenting America to Europe, Asia and Africa has blurred appearance; folds of coat on Columbus scarcely distinguishable; skirt of Indian girl, particularly fur border at bottom, very plain in genuine, cannot be seen in counterfeit, all being blurred. Lathe work and portrait of Webster good. Lettering has flat appearance, not standing out boldly. Two pieces of paper, between which silk fibre is placed, closely imitating the genuine, but surface is raised over fibre, and may be felt by rubbing the finger over it.

Series 1880.
B. K. Bruce, Register. **D** A. U. Wyman, Treasurer.

Photographic pen and ink counterfeit. General appearance good. Lathe work poor. Portrait of Webster and vignette well done. Imprint at top omitted. Words "Series of," over 1880, upper left corner, omitted, also words "Register of the Treasury" and "Treasurer of the United States," under signatures of B. K. Bruce and A. U. Wyman. Lathe work on back poor; green ink can be removed by moistening. Attempt to imitate fibre paper by printing blue and red lines lengthwise. Large brown spike seal. Several of these counterfeits have check letter D changed to L, and A. U. Wyman to James Gilfillan as Treasurer. No genuine U. S. note has check letter L, as the Government uses only four check letters on U. S. notes: A, B, C, D. Other letters appear on National Bank notes only.

Legal Tender Acts of 1862 and 1863. Series 1901.
J. W. Lyons, Register. **A 48** Ellis H. Roberts, Treasurer.

Very poor. Paper thin. Portraits of Lewis and Clark, and buffalo in centre.

TENS—Continued

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **A 249** Series 1901.
Ellis H. Roberts, Treasurer.

Good counterfeit, excepting slight off-color of red seal, especially large red X with word "Ten" across it. Front and back printed on separate pieces of thin paper, having coarse silk fibre between and pasted together, which makes the bill stiffer than genuine; some bills lack fibre. Delicate lines too heavy. Bill lacks that nice, clean look, with contrast of light work and heavily shaded parts, of genuine. On close examination through a magnifying glass, the engraving of the two lines over large red X, AUTHORIZED BY THE LEGAL TENDER ACTS OF 1862 AND 1863, in counterfeit, appear heavy and letters broken and crooked, while in genuine they are even and clear. Words "Treasurer of the United States," under signature of Ellis H. Roberts, also a poor piece of work, capital "U" in "United" being broken. Below the large words "The United States of America" are horizontal or parallel lines, but such lack cross lines that should be there. The same applies also to background of portraits. Portraits of Lewis and Clark good, also the buffalo. Different numbers appear on different notes. Back of note looks well.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **A 252** Series 1901.
Ellis H. Roberts, Treasurer.

Photo-mechanical plates on poor quality of paper. Few pen marks in imitation of fibre. Green ink on back of note is a pale color. Portraits of Lewis and Clark scratchy and indistinct. Seal and numbers are a lighter color than genuine.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **A 272** Series 1901.
Ellis H. Roberts, Treasurer.

Dangerous. Most noticeable defect is buffalo, centre of note, which has appearance of pen work, but is not. Portrait of Lewis unnatural, but that of Clark very good. Lettering good. Color Treasury numbers and seal good. Two pieces of paper of good quality, with silk threads between, which are coarse. Counterfeit has a period between "Washington" and "D. C.," instead of comma.

Legal Tender Acts of 1862 and 1863.
W. T. Vernon, Register. **A 461** Series 1901.
Chas. H. Treat, Treasurer.

Photo-mechanical production on two pieces of rather stiff paper with red and blue silk fibre between. Picture of buffalo and portraits of Clark and Lewis defective and in the masses of shadow lose detail. Denominational design, seal and numbering darker red than genuine. Back dark blue-green. Deceptive only when handled by persons unfamiliar with money.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **B** Series 1901.
Chas. H. Treat, Treasurer.

Good lithograph. Silk thread in imitation of fibre. Most noticeable defect is color of ink, which is gray-black instead of brilliant black. Color of numbers and seal good. Lettering of note well done, but portraits of Lewis and Clark and buffalo are scratchy, and do not stand out as clear as in the genuine. Back of buffalo appears as if sun was shining brightly upon it.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **B 232** Series 1901.
Ellis H. Roberts, Treasurer.

Dangerous. Lettering very good, lathe work only fair. Portraits of Lewis and Clark, while good, have not lifelike appearance of genuine. In female figure, right end of note, the navel is visible; on genuine it is not. Color of Treasury numbers brown-red instead of carmine-red, and figures not as heavy as genuine. Lathe work at first sight is good, but examination will show it is broken. Head of buffalo appears flat, while in genuine it is natural shape. Back of note good but off color, having a faded tinge. Contains silk fibre, but not as plentiful as the genuine. Note has wax or shiny appearance.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **B 251** Series 1901.
Ellis H. Roberts, Treasurer.

Fair. Portraits of Lewis and Clark, and buffalo, centre of note, not good. Lathe work much broken. Color Treasury numbers and seal darker red and back of note darker green than genuine. Paper two pieces with fibre between. Note three-eighths of an inch too long.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **C** Series 1901.
Ellis H. Roberts, Treasurer.
(Plate number undecipherable.)

Good photo on paper on fair quality, with silk fibre or threads scattered on surface, front and back. Color of Treasury numbers and seal very good. Portraits of Lewis and Clark not as lifelike as on genuine. Buffalo looks as though he were shedding his coat. Color of back good.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **C 3** Series 1901.
Ellis H. Roberts, Treasurer.

Printed from zinc-etched plates, which have been touched up with an engraving tool. Three pieces of thin paper, between which silk threads have been distributed. Portraits of Lewis and Clark and picture of buffalo very bad. Seal and large numeral on face of note much too light in color. Numbering fair. Back poorly printed, green ink being smeared over white lettering in many places.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **C 57 B 52 C 105** Series 1901.
Ellis H. Roberts, Treasurer.

Fair. Lewis and Clark. Two pieces of paper with silk threads between. Treasury number and seal off color, and figures in Treasury number larger than genuine. Lathe work poor. Portraits scratchy. Back of note off color, but general appearance better than face of note.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **C 86** Series 1901.
Ellis H. Roberts, Treasurer.

Dangerous. Good quality of paper; no silk fibre, nor imitation of it. Seal and numbers excellent and of good color. Buffalo well done. Large red X well done, but bottom part has dark or blurred appearance. Portraits of Lewis and Clark have not lifelike appearance of genuine. Shading under large words "United States of America," upper part of note, more of a solid black band than line work. Back of note not as well done, darker green than genuine; left arm of female figure not well outlined.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **C 195** Series 1901.
Ellis H. Roberts, Treasurer.

Good counterfeit on bond paper. Fibre poorly imitated by green streaks in white panels. Lathe work defective. Portraits of Lewis and Clark, also buffalo, deceptive. Back a light yellowish green.

TENS—Continued

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **C 376** Series 1901.
Chas. H. Treat, Treasurer.

Crudely executed Buffalo note.

Legal Tender Acts of 1862 and 1863.
W. T. Vernon, Register. **C 464** Series 1901.
Chas. H. Treat, Treasurer.

Fair. Two pieces of paper with long pieces of very fine silk thread between. General appearance deceptive. Lathe work and ruling very crude and broken. Denomination design and seal very good color, but Treasury numbers are very heavy and lighter color than genuine. Green color of back of note good, but lathe work and ruling crude and broken as on face. Portraits of Lewis and Clark.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **D** Series 1901.
Ellis H. Roberts, Treasurer.

Fair. Vignette of Buffalo and portraits of Lewis and Clark, face of note, coarser than and not as lifelike as genuine. Treasury numbers very bad, figures too large. Plate number undecipherable. Back of note, the shade of green very much darker than genuine. Two pieces of paper with few red silk fibres.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **D** Series 1901.
Ellis H. Roberts, Treasurer.

Crude photograph with colored inks and water colors roughly applied to seals, numbers and backs. Printed on two thin pieces of paper between which a few silk threads have been distributed.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **D 174** Series 1901.
Ellis H. Roberts, Treasurer.

Fair. Buffalo, centre of note, also portraits of Lewis and Clark, not lifelike as in genuine. Paper thin and contains coarse silk fibre. A period is used between "Washington" and "D. C.," on left face of note, instead of a comma.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register. **D 213** Series 1901.
Ellis H. Roberts, Treasurer.

Photo-mechanical on paper of good quality with silk threads between; distribution of silk very poorly done, in several places it being lumped or massed together. Portraits of Lewis and Clark poor, buffalo scratchy. Aside from poor portrait work, most notable defect is Treasury number, figures too large and entirely different in formation from genuine. Seal and large red numeral well executed and of good color.

TWENTIES

Act of Feb. 25, 1862.
L. E. Chittenden, Register. **A B C** Series 6. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Good. Convertible series. In large green figure 20, at top and bottom of figures, small lines or dots extending across figures very indistinct, while on genuine they are distinct, uniform and straight. Treasury numbers larger than in genuine. Lathe work poor, lines cannot be traced. Imprint of bank note company, lower border, irregular.

The description of this counterfeit will enable anyone to detect the five following counterfeits:

Act of Feb. 25, 1862.
L. E. Chittenden, Register. **A B C D** New Series 7. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Poor. Lathe work in counters very irregular; lines cannot be traced. Vignette in centre coarse. Treasury numbers poor; color bad. Imprint of bank note company irregular and defective.

Act of Feb. 25, 1862.
L. E. Chittenden, Register. **A B C** Series 24. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Fair. Lathe work in counters poor. Vignette in centre coarse. Letters crooked and poorly formed in imprint of bank note company, lower border. Description of Series 6 applies to this.

Act of March 3, 1863.
L. E. Chittenden, Register. **A** Series 15. Dated March 10, 1863.
F. E. Spinner, Treasurer.

Fair. Engraving and lathe work fair. Convertible back. No genuine convertible notes issued under this act.

Act of March 3, 1863.
L. E. Chittenden, Register. **A** New Series. Dated March 10, 1863.
F. E. Spinner, Treasurer.

Poor. Engraving, printing and numbers very imperfect. Lathe work on back poor.

Act of March 3, 1863.
L. E. Chittenden, Register. **A** New Series Dated March 10, 1863.
F. E. Spinner, Treasurer.

Poor. Vignette in centre coarsely engraved. Lathe work in counters irregular; lines cannot be traced. Bank note company's imprint poorly done; imperfect lettering.

Act of March 3, 1863.
John Allison, Register. **A B C D** Series 1875.
John C. New, Treasurer.

Fine at first sight, but will not bear close examination. No attempt to imitate lathe work. Portrait of Hamilton excellent, but background lacks fine lines; shaded with brush. Fibre paper imitated on back by pasting tissue paper over right panel, covering some material similar to genuine fibre. Ink can be removed by moistening. Pen and ink process. Other check letters than A, B, C, D on these counterfeits.

Act of March 3, 1863.
John Allison, Register. **B** Series 1875.
James Gilfillan, Treasurer.

Excellent. Photographic pen and ink process. Signed James Gilfillan, Treasurer. No genuine notes of this denomination and series were signed by him. Fine imprint at top of genuine, "Engraved and Printed in the Bureau of Engraving and Printing," directly under words "Legal Tender for Twenty Dollars," omitted. Lathe work and parallel ruling scratchy. Ink can be removed by moistening. Hamilton.

TWENTIES—Continued

Act of March 3, 1863.
John Allison, Register.

A B C D

Series 1878.
James Gilfillan, Treasurer.

Pen and ink work, similar to note described above; same description applicable to both, except genuine notes of series of 1878 are signed by James Gilfillan as Treasurer.

Act of March 3, 1863.
J. Fount Tillman, Register.

A 7

Series 1880.
D. N. Morgan, Treasurer

Very dangerous. Printed from engraved plates. Most noticeable defects are in portrait of Hamilton; nose, instead of being round on end, is brought to a sharp point; chin, instead of being double, is square; head, from back of hair to tip of nose, on line of ear, is fraction of inch wider than genuine; work on coat gives flat effect and merges into background in lower part of portrait. In border small figures "20" omitted between XX (thus: X20X). In octagonal ornament under word "Washington," centre face of note, detail is so blurred that little eight-pointed star forming centre of ornament does not stand out in relief as in genuine. Paper of very deceptive character and has distributed fibre.

Act of March 3, 1863.
B. K. Bruce, Register.

A B C D

Series 1880.
A. U. Wyman, Treasurer.

Excellent. Description of three preceding counterfeit $20 notes applies to this. These bear large round seal, large spiked seal, and also scalloped seal, all finely executed and of excellent color.

Other counterfeit notes of this series bear same check letters, and are signed W. S. Rosecrans, Register, and C. N. Jordan, J. N. Huston, Jas. W. Hyatt and E. H. Nebeker, Treasurer of the United States. Several of these counterfeits have been seen with series 1880 *changed to* 1889, *also to* 1890. *No genuine notes of this act and denomination bear portrait of Hamilton of series of* 1889 *or of* 1890. *All genuine* $20 *notes bearing portrait, Hamilton, this design, are of series of* 1875, 1878 *or* 1880.

Act of March 3, 1863.
W. S. Rosecrans, Register.

D 3

Series 1880.
E. H. Nebeker, Treasurer.

Woodcut. Portrait of Hamilton poor; small scalloped seal pale pink instead of carmine-red. Treasury number upper right omitted. Imprint "Register of the Treasury" and "Treasurer of the United States," under signature, also omitted. Distributed silk fibre imitated by promiscuous ink lines.

A second issue has appeared with the omissions mentioned above inserted.

FIFTIES

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

C

Series 1. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Inferior. One of "convertible" series. Engraving badly executed. Vignette head of Hamilton defective; nose of portrait runs to an unnatural sharp point and there is a peculiar "dish" to the countenance not seen in genuine. Numbering imperfect.

Act of Feb. 25, 1862.
Patented June 30, 1857.
L. E. Chittenden, Register.

C

Dated March 10, 1862.
New Series 1.
F. E. Spinner, Treasurer.

Dangerous. Engraving of portrait very good. Buttons on Hamilton's coat not as distinct as on genuine. In lower part of figure "0" in large counters "50" on each end of note a white line crosses that figure "0;" in counterfeit it does not. On back, in border, small 50's are inclosed in lines—octagonal—but on lower left end of note two of these octagonal forms lap.

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

A B C D

Series 1. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Altered notes. Very dangerous. Made by raising genuine notes. By error, certain notes 2s and 50s bear same vignette head of Hamilton. On genuine fifties vignette head of Hamilton is at top of note; on the twos and raised note, it is at bottom. Vignette head of Hamilton has often been cut from genuine twos, the back removed and the face neatly cemented over the inferior work of poor counterfeit fifties, which were thus made passable.

Act of March 3, 1863.
L. E. Chittenden, Register.
Patented June 30, 1857 (on upper left of note).

A B C D

Dated March 10, 1863.
New Series 1.
F. E. Spinner, Treasurer.

Dangerous. Portrait of Hamilton equal to genuine. On genuine, white lines cross lower portion of "0" in large figures "50" in counters on each end. On counterfeit, do not. Buttons on Hamilton's coat indistinct (see description of note below New Series 2).

Act of March 3, 1863.
L. E. Chittenden, Register.
Patented April 28, 1863 (on upper left of note).

A C D

Dated March 10, 1863.
New Series 2.
F. E. Spinner, Treasurer.

One of the most dangerous counterfeits ever issued. Engraving excellent, numbering good, lathe work fair. On genuine, back of note, small 50's in border are surrounded by octagons; on counterfeit they are circles. Two of these circles on lower left end are run together, omitting cipher, which makes figures read 550. Description of New Series 1, preceding, applies to this note. Portrait of Hamilton.

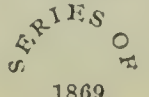
Act of March 3, 1863.
John Allison, Register.

B

Series 1869.
F. E. Spinner, Treasurer

Good. Genuine notes printed on fibre paper, counterfeits on plain paper. Lathe work and numbering good. Portrait of Henry Clay. Genuine have flourish between "Series of" and "1869," upper left corner face, thus:

On the counterfeit it is omitted, thus:



FIFTIES—Continued

Act of March 3, 1863. **A B C D** Series 1875.

Photographic pen and ink note. Fair appearance. Moisture applied to ink on any portion of note will remove it, and insures detection at once. Portrait of Clay.

Act of March 3, 1863. Series 1880.
W. S. Rosecrans, Register. **A B C D** J. N. Huston, Treasurer.

Excellent pen and ink counterfeit. Words "Act of March 3, 1863," over portrait Benjamin Franklin omitted; also words "Series" over letter "N" in "United States," "Engraved and Printed at the Bureau Engraving and Printing," to left of portrait of Franklin. Color of seal excellent. Parallel silk threads run lengthwise in genuine notes, imitated by drawing fine blue lines and creasing note over lines.

Act of March 3, 1863. Series 1880.
J. Fount Tillman, Register. **C 17** D. N. Morgan, Treasurer.

Dangerous. Portrait of Franklin very clear, except line of mouth and opening of ear, more pronounced. Small scalloped carmine-red seal closely resembles genuine Words "Act of March 3, 1863," over portrait of Franklin, also name "Benjamin Franklin," under portrait, the words "Engraved and Printed Bureau Engraving and Printing," to left of portrait of Franklin, and word "Series" over letter "N" in "United States," are omitted on face. Penalty for "Counterfeiting" in panel left end back, words "Series of 1880" in panel in right end back and imprint "Bureau Engraving and Printing, Washington, D. C.," in centre lower border back, are omitted. Paper of good quality, and distributed red and blue silk fibre is cleverly imitated by red and blue ink lines. Other counterfeits are likely to appear, differing in number, seal and check letter, and bearing other signatures.

ONE HUNDREDS

Act of Feb. 25, 1862. Series 1. Dated March 10, 1862.
L. E. Chittenden, Register. **A B C D** F. E. Spinner, Treasurer.

Fair. Vignette of eagle coarse, feathers of tail indistinct. Treasury numbers larger than on genuine. On back, right of large circles, figures "100" are reversed, and read thus: "**001.**" But few genuine notes of this denomination and issue in circulation.

Act of March 3, 1863. Series 1880.
W. S. Rosecrans, Register. **A B C D** J. N. Huston, Treasurer.

Dangerous photo pen and ink. Imprint "Engraved and printed at Bureau Engraving and Printing," to left of Portrait of Lincoln, omitted. Lathe work and parallel ruling indistinct. On back, small lettering in penalty very irregular. Imprint "Bureau Engraving and Printing," at bottom, missing.

FIVE HUNDREDS

Act of March 3, 1863. Series 1869.
John Allison. Register. **B C D** F. E. Spinner, Treasurer

One of most dangerous counterfeits in existence. Engraving and workmanship nearly equal to genuine. Lathe work excellent. Treasury numbers fair and color of ink good. Star on right of Treasury number blurred. Portrait of J. Q. Adams excellent, but lobe of ear is indistinct. In counterfeit, button upon coat, nearest lapel, almost square; in genuine it is round. Vignette of figure Justice finely engraved, except following: As scale is held aloft in left hand, upright holding beam is crooked, and is larger than in genuine; in genuine, upright shows only to lower part of hand, while in counterfeit it shows to second finger from base; white curve in arm is a perfect oval in genuine; in counterfeit it is not. Left foot of vignette, as it extends from garment, presents a clubbed appearance in counterfeit, while toes are short and not one-half length of genuine. Parallel ruling is excellent. Note is printed on fibre paper, signed "John Allison, Register," and "F. E. Spinner, Treasurer." Bankers and others should receive these notes with great care, as it is only by comparison with genuine that majority of experts can positively decide as to genuineness of a note of this class. Nearly all of this issue have been retired by Treasury, very few genuine notes now being in circulation. These notes should be received for collection only.

ONE THOUSANDS

Act of March 3, 1863. Dated March 10, 1862, and March 10, 1863.
L. E. Chittenden, Register. **A B C D** F. E. Spinner, Treasurer.

Very dangerous. Engraving nearly equal to genuine. A mistake was made in genuine issue under this act, which counterfeiters copied, that of dating notes March 10, 1862, instead of 1863. This error was corrected in a subsequent issue of the genuine. On face of counterfeit lathe work in the border and on corner is much inferior to genuine. On left end of face, in border, words "Act of March 3, 1863," much coarser. Circles of 1,000 surrounding portrait of Morris much more irregular than in genuine. On counterfeit face of Morris is more front view. On genuine eyes cast more to left. Imprint "American Bank Note Co.," on right end of border is much narrower than on genuine. On back of note the four points at each end of note are much more pointed than on genuine. These differences were all noted by comparison with a genuine note of same date and check letter. Very few genuine notes of this denomination and issue are in circulation. Bankers and others are warned to handle these notes with great care.

Counterfeit Treasury Notes

ONES

Act of July 14, 1890. **B** Series 1891.
B. K. Bruce, Register. Ellis H. Roberts, Treasurer.

Engraving poor. Very small words scarcely decipherable. Stanton. Scalloped carmine seal off color.

Act of July 14, 1890. **B** Series 1891.
B. K. Bruce, Register. Ellis H. Roberts, Treasurer.

Poor; two pieces of paper, pen lines in imitation of silk fibre. Stanton. Small carmine seal.

Act of July 14, 1890. **C** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Printed from etched plate; will not deceive ordinary handler of money. Portrait of Stanton. Lathe-work and small lettering badly executed. Has distributed fibre, but of poor quality.

TWOS

Act of July 14, 1890. **A** Series 1890.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

General appearance good. Most noticeable defect in portrait of McPherson, head being too broad and both eyes too large. Numbering poorly formed and a faded red color. Lathe-work on face good, on back very poor. Has the two parallel silks threads and large spiked chocolate seal.

Act of July 14, 1890. **A** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

A poor counterfeit. Portrait of McPherson very poor. Small scalloped seal. Printed on two pieces of paper, between which are miscellaneous silk threads.

Act of July 14, 1890. **B** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Poor; printed from zinc-etched plate. Portrait of McPherson. Plate and notes captured.

Act of July 14, 1890. **B 5** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

General appearance excellent, except Treasury numbers, which are more of a brown-red than bright carmine-red of genuine. Portrait of General McPherson, while fairly well engraved, appears sunk in background. Geometric lathe-work and parallel ruling poorly executed. Red scalloped seal excellent in workmanship and color. Face and back evidently printed on separate pieces of paper and pasted together, with silk threads between. Quality of thread is very poor; paste caused color of thread to spread in paper, giving impression at first that fibre was imitated by pen and ink scratches.

Act of July 14, 1890. **B 33** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Poor. Portrait of McPherson too dark and lacks life-likeness; a white streak runs across iris of each eye. Seal dark red instead of light carmine. Numbers have been photographed on plate, and their dark outlines show beneath red ones; color of numbering too dark red, but otherwise good. Lathe-work on face has indistinct, worn look. Ink lines represent silk fibres.

Act of July 14, 1890. **C** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Poor. Treasury numbers heavier and a darker blue than genuine. Portrait of McPherson appears much blurred. Paper poor quality, but has distributed silk fibre.

Act of July 14, 1890. **C 32-34** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Not a good counterfeit. Printed from photo-etched plates, on soft fibrous paper, into the surface of which a few silk threads have been impressed. Portrait of McPherson lacks life-like appearance; hair and beard has not carefully brushed appearance in genuine. Heavy black lines represent eyebrows; right side of nose obscured by black ink splotch. Lathe-work poor. Small scalloped seal has faded appearance.

Act of July 14, 1890. **D 4 B 4** Series 1891.
B. K. Bruce, Register. Ellis H. Roberts, Treasurer.

Most noticeable defect is in portrait of McPherson, which has a staring look, and head appears flat, while in genuine it stands out life-like. Seal dark red instead of bright carmine. Treasury number brick-red, and parallel ruling underneath very poorly imitated. Lathe-work also very poorly imitated. Paper much thinner than genuine, and silk fibre is closely imitated by red and blue pen and ink lines.

Act of July 14, 1890. **D 27 B 28** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Fair. McPherson portrait lacks life-like appearance; many white spots on face. Treasury numbers good. Seal lighter than genuine. Paper good quality; distributed fibre imitated with pen and ink lines.
A second issue of this counterfeit has appeared bearing check-letter B and plate No. 28.

Act of July 14, 1890. **D 38** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Poor. Portrait of McPherson and small scalloped seal; word "Bearer" in center face, under "America," spelled "Beurer." Distributed silk fibre imitated by red ink pen scratches.
A second issue of this counterfeit bears check-letter B and plate No. 4.
A third issue has appeared bearing signatures J. Fount Tillman, Register, and D. N. Morgan, Treasurer.

FIVES

Act of July 14, 1890. — Series 1891.
J. Fount Tillman, Register. — **A 12** — D. N. Morgan, Treasurer.

Portrait of Thomas miserable. Lettering and lathe-work poor.

Act of July 14, 1890. — Series 1891.
W. S. Rosecrans, Register. — **A D** — E. H. Nebeker, Treasurer.

Poor counterfeit. Small carmine-red seal. Portrait of General Thomas badly engraved.
A second issue of this counterfeit bears the signatures of J. Fount Tillman, Register, and D. N. Morgan, Treasurer. Distributed silk fibre imitated by red and blue ink lines.

Act of July 14, 1890. — Series 1891.
J. Fount Tillman, Register. — **D** — D. N. Morgan, Treasurer.

Photographic, touched up with pen and brush. Gray background of photography plainly seen. Portrait of General Thomas; small scalloped seal. Distributed fibre imitated with blue and red ink lines.

Act of July 14, 1890. — Series 1891.
J. Fount Tillman, Register. — **D 20** — D. N. Morgan, Treasurer.

Poor lithographic production, printed on heavy paper, with fibre imitated by ink lines. Bears portrait of Thomas and small scalloped seal. Imprint under signatures inclosed between parallel lines, touching top and bottom of letters. A second issue contains silk thread.

TENS

Act of July 14, 1890. — Series 1890.
W. S. Rosecrans, Register. — **B** — J. N. Huston, Treasurer.

Poor. Large chocolate spike seal; face has moth-eaten appearance; lathe-work very poor; star on epaulette of Gen. Sheridan four-pointed, should be five.

Act of July 14, 1890. — Series 1891.
J. Fount Tillman, Register. — **A 2** — D. N. Morgan, Treasurer.

Poor counterfeit, printed from woodcut plates of crude workmanship. Portrait of Sheridan. Printed on two pieces paper, between which silk threads are distributed.

Act of July 14, 1890. — Series 1891.
J. Fount Tillman, Register. — **B** — D. N. Morgan, Treasurer.

Photographic. In portrait of Sheridan right eye and mustache are hardly visible. Color of Treasury numbers and small scalloped seal maroon, instead of carmine-red.

Act of July 14, 1890. — Series 1891.
W. S. Rosecrans, Register. — **B 2** — E. H. Nebeker, Treasurer.

Pen and ink counterfeit; portrait of Sheridan. Most noticeable defect in mustache and chin whiskers, which appear smoothly brushed, while in genuine they are straggling and bushy. Imprint "Bureau Engraving and Printing," left end face and back, missing; also words "This note is a legal tender," etc., etc., in centre panel back; in their stead is an X. Small scalloped carmine-red seal.

Act of July 14, 1890. — Series 1891.
J. Fount Tillman, Register. — **C** — D. N. Morgan, Treasurer.

Poor photograph. Portrait of Sheridan. No attempt to color Treasury numbers, seal or back

Act of July 14, 1890. — Series 1891.
J. Fount Tillman, Register. — **C** — D. N. Morgan, Treasurer.

Apparently printed from photo-etched plate, on two pieces of paper, between which silk threads are distributed. So poor, detailed description unnecessary. Small scalloped seal. Portrait of Sheridan.

Act of July 14, 1890. — Series 1891.
J. Fount Tillman, Register. — **C 18** — D. N. Morgan, Treasurer.

Good. Most noticeable defects in portrait of Sheridan, which does not stand out as in genuine; right end of forehead and right cheek in counterfeit a mass of white patches, while in genuine it is dotted lines, called stipple work. Lathe-work in upper left corner, surrounding letter X, very good, also lettering generally on face; lathe-work surrounding figure 10, in upper right corner, not so well done, lines broken and indistinct. Two pieces paper, between which silk threads are distributed to imitate fibre.

TWENTIES

Act of July 14, 1890. — Series 1890.
W. S. Rosecrans, Register. — **A** — E. H. Nebeker, Treasurer.

Excellent photographic pen and ink counterfeit. Portrait Chief Justice Marshall appears broader than in genuine. Words "Series of 1890," under Treasury numbers, upper right corner, omitted; also imprint "Bureau Engraving and Printing," left of portrait. Small scalloped carmine-red seal, color closely resembles genuine. Parallel silk threads imitated by creasing and drawing lines over crease lengthwise of note. Notes of this issue and series are likely to appear differing in check-letter and seal.

ONE HUNDREDS

Act of March 3, 1863. — Series 1890.
W. S. Rosecrans, Register. — **A B C D** — J. N. Huston, Treasurer.

Dangerous photographic pen and ink counterfeit. In portrait of Farragut, nose appears longer and upper lip extends outward, while in genuine latter appears drawn in, giving determined expression. Imprint "Bureau Engraving and Printing," in border, right end, missing. Lathe-work surrounding large 100 poor; color of large spiked chocolate seal good. Imprint "Bureau Engraving and Printing," bottom centre of note, missing.

Counterfeit Silver Certificates

ONES

Act of Aug. 4, 1886. — **B 2753** — Series 1886.
W. S. Rosecrans, Register. — J. N. Huston, Treasurer.

Has washed appearance. Work on face almost perfect. Numbers black, should be blue. Large spiked seal purple color. Back a bluish cast in color, and poorly executed. Martha Washington.

Act of Aug. 4, 1886. — **D 1768** — Series 1886.
W. S. Rosecrans, Register. — James W. Hyatt, Treasurer.

General appearance fair; color of Treasury numbers good; ruling under Treasury numbers not strictly parallel; bust of Martha Washington has blurred look, white patches appearing on forehead and right side of face. In notch of key in counterfeit is letter T, while in genuine it takes the shape of T. Words "Treasurer of the United States" under signature James W. Hyatt, badly and irregularly printed. Entire face lighter than genuine. Back excellent. No parallel silk threads. Small round red seal.

Act of Aug. 4, 1886. — **A 16** — Series 1891.
J. Fount Tillman, Register. — D. N. Morgan, Treasurer.

Fair photo-etched plate. Bust of Martha Washington has blurred look. Treasury numbers of good color, but heavier faced than genuine. Small scalloped carmine-red seal good both in color and design. Back blurred and a darker green than genuine. Printed on distributed fibre paper, but of poor quality.

Act of Aug. 4, 1886. — **D** — Series 1891.
W. S. Rosecrans, Register. — E. H. Nebeker, Treasurer.

Poor. Portrait of Martha Washington and face of note has blurred appearance. Scalloped seal.

Act of Aug. 4, 1886. — **C 34 D** — Series 1896.
B. K. Bruce, Register. — Ellis H. Roberts, Treasurer.

Poor. Small red seal. Treasury number, also seal, blurs when rubbed. Black printing on face very black; all fine lines lost in printing; no silk fibre. *A second issue bears check-letter* D 89, *and the Treasury number will not blur when rubbed.* Portrait of Martha Washington.

Act of Aug. 4, 1886. — **C** — Series 1899.
J. W. Lyons, Register. — Ellis H. Roberts, Treasurer.

Poorly etched counterfeit, printed on good paper; no distributed fibre. Numbering poor. Back of note printed upside down. Eagle and small portraits of Lincoln and Grant.

Act of Aug. 4, 1886. — **C** — Series 1899.
J. W. Lyons, Register. — Ellis H. Roberts, Treasurer.

Rough photo-etched plates; two thin sheets of paper with ink lines on inside of sheets to imitate threads. Stars over eagle blurred. All lathe-work and portraits indistinct. Back of note dirty green; lathe-work very rough. Eagle and small portraits of Lincoln and Grant.

J. W. Lyons, Register. — **D 1601 C 1661** — Series 1899.
Act of Aug. 4, 1886. — Ellis H. Roberts, Treasurer.

Poor. American eagle and small portraits of Lincoln and Grant indistinct and blurred. The figure "1" and scalloped seal in blue closely resemble soiled genuine notes. Two pieces of paper, fibre closely imitated with ink. Right end bears check-letter C, left end check-letter resembles a D upside down.

TWOS

(No check-letter.)

Poor; printed from wood-cut; no resemblance to any issue of silver certificates. Has spread eagle on right end, face, and two Indians on left end, one standing, other kneeling. Has square green back, with word "Silver" in white capitals in centre. Very crude.

Act of Aug. 4, 1886. — **A 1865** — Series 1886.
W. S. Rosecrans, Register. — C. N. Jordan, Treasurer.

Fair. Treasury numbers fairly printed, good color. Upper right, parallel lines, where Treasury numbers are printed, are omitted. Portrait of Hancock coarse. Small seal pink; paper has harsh feeling.

Act of Aug. 4, 1886. — **B 1863** — Series 1886.
W. S. Rosecrans, Register. — James W. Hyatt, Treasurer.

Large round spiked seal bright brick red, instead of dark red. Most noticeable defects in portrait of Gen. Hancock: no cross lines in left breast of coat in counterfeit, all lines being parallel. Treasury numbers very dark blue, instead of ultramarine blue. Figures in numbers vary in size. Geometrical lathe-work surrounding large figure 2 in upper right corner well executed. No attempt to imitate silk threads running lengthwise; some, however, are heavily creased in imitation of silk threads. A second issue of this counterfeit has large chocolate-colored spiked seal, and some notes have the silk threads imitated by red and blue lines.

Act of Aug. 4, 1886. — **C 1857** — Series 1886.
W. S. Rosecrans, Register. — James W. Hyatt, Treasurer.

General appearance very bad; vignette of Gen. Hancock exceptionally poor, background scratchy. In counter, upper right corner of face, containing figure "2," geometric lathe-work not discernible. Check letter "C," next to vignette of Hancock, indistinct, and omitted altogether on right end. Lathe-work on back very poor. Words "Bureau of Engraving and Printing," in small panel, lower centre of back, can hardly be deciphered. Small round red seal.

TWOS—Continued

Act of Aug. 4, 1886. **C 1858** Series 1886.
W. S. Rosecrans, Register. C. N. Jordan, Treasurer.

Dangerous. Treasury numbers well done, but figures not as heavy as genuine. Portrait of Gen. Hancock well engraved, also geometrical lathe-work and parallel ruling. In upper left and lower right corner in figure 2 of genuine is engraved in three places word "TWO." A good microscope shows that in ball of 2 letters "OWT" are engraved, but this defect would not be discovered except with powerful glass. Has small round carmine seal. Silk threads running lengthwise missing, but notes are heavily creased to imitate them. A second issue has appeared with silk threads actually running through paper.

Act of Aug. 4, 1886. **D** Series 1886.
W. S. Rosecrans, Register. J. N. Huston, Treasurer.

Poor; photographic. Large spiked chocolate seal. Creased to imitate parallel silk threads. Hancock.

Act of Aug. 4, 1886. **D 2235** Series 1886.
W. S. Rosecrans, Register. James W. Hyatt, Treasurer.

Very dangerous. Check letter B, plate number 2235. Treasury numbers very good. Portrait of Gen. Hancock well engraved, but hair and mustache do not appear brushed as smooth as in genuine; star on right shoulder imperfect. Color of large spiked seal good, but a shade lighter than genuine. In upper left and lower right corner in figure 2 of genuine word "TWO" is engraved in three places. A good microscope shows that in ball of the 2 on counterfeit the letters "OWT" are engraved, but this defect is revealed only by a strong glass. In words "United," in "Treasurer of the United States," under signature of James W. Hyatt, "i" and "t" extend a little below other letters. Top of upper loop of "J" in "James W. Hyatt" is directly under letter "D" in "D. C." in counterfeit, while in genuine it comes between "D" and "C." This point, however, does not apply to counterfeit on B1863 and C1857, also bearing signature of James W. Hyatt. The silk fibre imitated by drawing fine blue lines through the body. Back is exceedingly well executed. A second issue has appeared with two parallel silk threads actually in the paper.

A third issue has appeared with error of word Two, mentioned above, corrected.

A fourth issue has appeared, differing from previous three issues only in that it has small carmine red seal.

A fifth issue has appeared, differing from previous four issues only in that it has large spiked chocolate-colored seal.

Act of Aug. 4, 1886. **B 14** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Dangerous. Portrait of William Windom almost perfect; eyes appear to have a staring look, especially right eye; upper lip appears a little swollen. Color of Treasury numbers and small scalloped seal excellent. These counterfeits all bears seven figures in Treasury number. Contains distributed silk fibre, thicker and darker red and blue than in genuine. Paper not as good as genuine.

Act of Aug. 4, 1886. **C 13** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Wood-cut. Portrait of William Windom coarsely engraved. Cheeks appear sunken and chin out of proportion. Name of Rosecrans spelled "Roscerans." Register begins with B; Treasurer spelled "Treasurero;" many errors on back. Small scalloped seal, brick red, instead of carmine red.

Act of Aug. 4, 1886. **C 19** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Dangerous. Most distinguished defect absence of pronounced white circles around pupils of eyes in portrait of William Windom. Roll of lapel of coat, left of portrait, less clearly depicted than in genuine. Treasury numbers a trifle brighter in color than genuine and not in line. Seal decided pink instead of bright carmine, blurred in appearance. Shading around head in Windom portrait heavier, and very heavy shading occurs over eyes and under nose and chin. Paper of excellent quality, has silk fibre, but thread slightly coarser and red silk darker than in genuine. Back almost perfect, but geometrical work somewhat blurred, in star around small "2" under large "2" on right, four half round shadings making points are scarcely perceptible, while very prominent in genuine.

Counterfeits bearing other Treasury numbers than above mentioned are in circulation, numbers being almost perfect and equal in size. Seal also closely resembles genuine in color.

Act of Aug. 4, 1886. **C 41** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Photo-wood engraving. Portrait of Windom lacks life-like expression. Lathe-work on face and back poor. Color of Treasury numbers good. Back much lighter green than genuine. Small scalloped carmine red seal.

Act of Aug. 4, 1886. **B** Series 1896.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Fair. Has blurred appearance. Numbering poor. Two pieces of paper, silk fibre between. Portraits of Fuller and Morse, back of note, indistinct. Allegorical vignette on front.

Act of Aug. 4, 1886. **B 27 C 29** Series 1896.
B. K. Bruce, Register. Ellis H. Roberts, Treasurer.

Poor. Face of note has blurred and scratchy appearance. Treasury number light blue. Paper poor quality; no attempt to imitate silk fibre. Allegorical vignette on front.

Act of Aug. 4, 1886. **D** Series 1896.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Printed from etched plates crudely executed. Small round seal. Back is blue instead of green. Paper poor; no attempt to imitate silk fibre. Allegorical vignette on front.

A second issue has back printed in green.

Act of Aug. 4, 1886. **A 240** Series 1899.
J. W. Lyons, Register. Ellis H. Roberts, Treasurer.

Poor, zinc-etched. Small portrait Washington. Two pieces of paper, ink lines to imitate silk fibre.

TWOS—Continued

Act of Aug. 4, 1886. **A 478** Series 1899.
J. W. Lyons, Register. Ellis H. Roberts, Treasurer.

Poor. Paper flimsy, fibre imitated by ink. Seal, numbers and large numeral not colored. Washington.

Act of Aug. 4, 1886. **A 568** Series 1899.
J. W. Lyons, Register. Ellis H. Roberts, Treasurer.

Poor counterfeit on two pieces of paper with silk threads distributed. Portrait of Washington.

Act of Aug. 4, 1886. **C** Series 1899.
J. W. Lyons, Register. Ellis H. Roberts, Treasurer.

Poor photo. Blue color of seal and numeral 2, left end, poorly applied. Back very crude. Washington.

Act of Aug. 4, 1886. **C 117** Series 1899.
J. W. Lyons, Register. Ellis H. Roberts, Treasurer.

Deceptive. Printed on two pieces of paper with distributed silk fibre, which, however, is thin and twice length of that in genuine. Bears small portrait of Washington. Small lettering on face of note poorly done. Back of note word "Public" is spelled "Purlic."

A second issue of the counterfeit has appeared printed on fibre paper, also a third issue with check letter changed to D174, *paper thin, containing silk fibre.*

Act of Aug. 4, 1886. **C 177** Series 1899.
J. W. Lyons, Register. Ellis H. Roberts, Treasurer.

Fair. Portrait Washington poor. Blue color of seal, Treasury number and large 2 left end closely resembles genuine. Paper very thick, fibres between. Back of note many words are misspelled.

FIVES

Act of Aug. 4, 1886. **A 2023** Series 1886.
W. S. Rosecrans, Register. James W. Hyatt, Treasurer.

General appearance excellent; color of Treasury numbers and small red round seal good; notch of key in seal is simply a perpendicular line, while in genuine takes the shape of T. Portrait of Grant has a scratchy, soiled look—two white patches appear on lower lip, near left corner of mouth; otherwise, engraving and printing very fair. Paper lighter than genuine, no parallel silk threads.

Act of Aug. 4, 1886. **A 2733 C 2733 C 3265 C 2736** Series 1886.
W. S. Rosecrans, Register. J. N. Huston, Treasurer.

Poor. Vignette of Grant looks pock-marked. Color of large chocolate spiked seal much darker than genuine. Numbering poor and line work in number panel broken. Nothes with other plate numbers in circulation, no doubt.

Counterfeits also in circulation with name of E. H. Nebeker substituted for J. N. Huston.

Act of Aug. 4, 1886. **B 13** Series 1886.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Good. Small scalloped seal excellent, both in color and execution. Color Treasury number also good, but figures irregular. Portrait of General Grant poor, moth-eaten appearance.

Act of Aug. 4, 1886. **C** Series 1886.
W. S. Rosecrans, Register. J. N. Huston, Treasurer.

Fair. Portrait of General Grant poor. Color of Treasury numbers fair. Parallel lines in panel on upper right hand corner containing Treasury number are in choppy waves; in genuine have an almost imperceptible curve. No silk threads running through the note, but imitated by creasing.

Act of Aug. 4, 1886. **D 2011** Series 1886.
W. S. Rosecrans, Register. James W. Hyatt, Treasurer.

Fair; numbering good. Portrait of General Grant lacks life-like expression. Stud on shirt front missing. Check letters D in genuine have ending in a scroll crossing perpendicular line, but in counterfeit termination is small loop outside of line. On medallion on back in word "Pluribus," "i" missing. Fibre paper not imitated. Small round red seal.

Act of Aug. 4, 1886. Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Very poor woodcut. Portrait of Grant no likeness. Imprints "Register of the Treasury" and "Treasurer of the United States" under signatures omitted. Numerous errors appear. Small scalloped carmine seal.

Act of Aug. 4, 1886. **A** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Poor photo. No attempt to color numbers, seal or back. Small scalloped seal.

Act of Aug. 4, 1886. **A 14 D 15** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

The counterfeits are produced by photo-lithography. Portrait of Grant poor.

Act of Aug. 4, 1886. **A 59** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Fair, but portrait of Grant very poor. Lathe-work much broken. Small scalloped seal reddish brown instead of carmine. Two pieces of good paper with coarse silk threads between.

Act of Aug. 4, 1886. **B** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Fair. New design back, small carmine seal. Portrait of General Grant poor. Treasury numbers irregular in size and heavier than genuine.

FIVES—Continued

Act of Aug. 4, 1886. **B** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Poor. Printed from woodcut. Portrait of Grant unlike him. Small lettering in border omitted. "Dollars" in border left end back spelled "DDLLARS."

Act of Aug. 4, 1886. **B** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Printed from etched plate. Portrait of Grant, lathe-work and small lettering very poor. Paper of poor quality, but contains distributed fibre.

Act of Aug. 4, 1886. **B 7** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Poor. Portrait of Grant very poor. Shirt bosom plain front; in genuine open front. Treasury numbers heavier than genuine and almost black. instead of ultramarine blue. Small round carmine seal excellent. Has distributed silk fibre.

Act of Aug. 4, 1886. **C** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Poor woodcut. Portrait of Grant poor. Words "Act of August 4, 1886," "Series of 1891," "Register of the Treasury" and "Treasurer of the United States," under signatures, omitted. Scalloped carmine seal.

Act of Aug. 4, 1886. **C 5** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Poor. Lithograph. Portrait of Grant poor. Small scalloped carmine red seal.

Act of Aug. 4, 1886. **C 8** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Fair. Portrait of Grant poor, nose broad and flat. Color of small scalloped seal excellent. Paper fair; new distinctive distributed fibre paper imitated by blue and red ink. New design back poor.

Act of Aug. 4, 1886. **D** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Good. Seal and lettering on face and back well executed. Treasury numbers too small and poorly formed, but of good color. Portrait of Grant does not stand out as in genuine, but appears flat. Paper good quality; silk threads imitated by red ink lines.

Act of Aug. 4, 1886. **D 57** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Fair. Portrait of Grant lacks life-like appearance; appears as if right side of face was a mass of scars. Small scalloped seal brownish red instead of carmine red. Distributed fibre missing.

Act of Aug. 4, 1886. **A** Series 1896.
B. K. Bruce, Register. Ellis H. Roberts, Treasurer.

Photo-lithographic. Small red seal poorly colored. Winged figure of woman, "America," on globe, crude. Back of note has washed appearance. Paper poor, fibre imitated by blue ink.

Act of Aug. 4, 1886. **B** Series 1896.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Good: new design; photo-lithographic production; two pieces paper with distributed silk fibre between. Most obvious defect is blurred appearance, particularly winged figure of "America," standing upon a globe, holding aloft electric lamp. In counterfeit only part of electric lamp seen, in genuine whole lamp visible. Seal maroon-red instead of carmine. Back lighter shade green and lathe-work poor.

Act of Aug. 4, 1886. **B 30** Series 1896.
B. K. Bruce, Register. Ellis H. Roberts, Treasurer.

Fairly deceptive note, printed on two pieces of paper, with silk thread between. Face of note has a blurred and flat appearance. Above description also applies to this note.

Act of Aug. 4, 1886. **C** Series 1896.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Photo; new design. Small round seal. Back upside down. Front vignette typifying Electricity.

Act of Aug. 4, 1886. **C** Series 1896.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Fair photograph. Small scalloped seal. Face grayish brown instead of black. Seal tinted red and Treasury number blue. Back blue-gray, colored green. Front allegorical vignette typifying Electricity.

Act of Aug. 4, 1886. **C 22** Series 1896.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Good. Two pieces of very thin paper with silk threads between, but silk too coarse. Numbering good color, but much too small; most of shading on face is solid black instead made up of parallel ruled lines. Seal darker red than genuine. Back better work than face. Front vignette typifying Electricity.

Act of Aug. 4, 1886. (Check letter missing.) Series 1899.
J. W. Lyons, Register. Chas. H. Treat, Treasurer.

Deceptive pen and ink counterfeit. No check letter in upper left and lower right face of note. Words "This certifies that there has been deposited in the Treasury of the" in upper border above "United States," omitted, also "Silver Certificate," lower border left and right end, also imprint "Register of the Treasury" and "Treasurer of the United States" under signatures of J. W. Lyons and Chas. H. Treat. Blue Treasury number of note will blur when rubbed. Back of note, words "Silver Certificate" in upper border are missing, and on genuine note surrounding numeral "V" in centre are three lines of reading matter giving the status of the note, but on counterfeit only one line, and that illegible. Paper fair; fibre cleverly imitated with pen and ink. Portrait of Indian.

FIVES—Continued

Act of Aug. 4, 1886.
J. W. Lyons, Register. (Cheek letter not visible.) Series 1899.
Ellis H. Roberts, Treasurer.

Photographic process note, having appearance of washed note. Portrait of Indian chief "Onepapa." Lathe-work flat and broken. Paper fair quality, but does not contain silk fibre.

Act of Aug. 4, 1886.
J. W. Lyons, Register. (Check letter not visible.) Series 1899.
Chas. H. Treat, Treasurer.

Portrait of "Onepapa" fairly well done. Seal slightly off color, but out of alignment and poorly spaced. "Series of 1899," lower left of note, poor, and titles under names Lyons and Roberts very poorly executed. Lathe-work on face not as good as genuine. Back, lathe-work poor, but of a good color; paper of a soft texture and thin, with silk fibre imitated by red and blue ink marks.

W. T. Vernon, Register. **A** Series 1899.
Chas. H. Treat, Treasurer.

Cheek letter very faint in upper left end, missing in lower right end. Two pieces paper. An attempt to imitate fibre paper by pen marks. Appears to be washed note, photographic process. Lathe-work and ruling broken and disconnected.

Act of Aug. 4, 1886.
J. W. Lyons, Register. **A** Series 1899.
Ellis H. Roberts, Treasurer.

Poor photograph. Seals, numbers and numerals crudely colored. Portrait of "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register. **A 32 B 20** Series 1899.
Ellis H. Roberts, Treasurer.

Good. Portrait "Onepapa." Most noticeable defect is the portrait, which appears much darker than and does not stand out nor have the life-like appearance of genuine. Color of seal, numeral "V" and word "FIVE" over the numeral in counterfeit lighter blue than genuine. Horizontal stroke in middle of stop at end of Treasury number, in counterfeit, is an elongated diamond in shape; in genuine, stroke is shaped like upper part of an exclamation point placed horizontally. Lathe-work, except in upper right corner, will not stand investigation. Paper fair quality, containing distributed silk fibre.

A second issue of this counterfeit bears check letter A and plate No. 32.

Act of Aug. 4, 1886.
J. W. Lyons, Register. **A 161** Series 1899.
Ellis H. Roberts, Treasurer.

Portrait of Indian coarse and blotchy. Lathe-work lines, particularly on back, broken into small white dots and dashes. Paper has red ink lines for silk fibre. General appearance of note good.

Act of Aug. 4, 1886.
J. W. Lyons, Register. **A 289 ?** Series 1899.
Chas. H. Treat, Treasurer.

Poor; blurred work. Paper has red and blue ink marks on it. Portrait of "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register. **A 289 389** Series 1899.
Chas. H. Treat, Treasurer.

Poor. Two pieces paper, fibres between. Numbers and seal off color. Lathe-work poor. "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register. **A 389** Series 1899.
Ellis H. Roberts, Treasurer.

Zinc-etched production; work poor. Seal and numbering off color. Portrait of "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register. **A 652** Series 1889.
Ellis H. Roberts, Treasurer.

Dangerous photomechanical production. Printed on two pieces of paper, with distributed silk fibre between them in imitation of genuine. Face plate number 652; back plate number 493. Portrait of "Onepapa." Seal, denominational design, and serial number, all lighter than genuine in color. Word "treasurer," under signature of Roberts, badly printed and letters imperfectly formed. The fine cross-hatching in background of portrait of "Onepapa" is only suggested in counterfeit, where these lines appear coarse and badly broken. The lines forming shading of the blue denominational figure on left of note are thicker than genuine and much broken. On back of note the words "this certificate is receivable, etc.," very badly reproduced, lines broken and letters imperfectly formed. Word "five," back of note immediately to the right of the panel containing the words "United States of America," is very imperfectly reproduced. Shading under the words "United States of America" in counterfeit irregular in formation, with lines running all the way from dark shading to bottom of panel. Color of back nearly approximates that of genuine, being a trifle darker.

Act of Aug. 4, 1886.
W. T. Vernon, Register. **A 1041 1044** Series 1899.
Chas. H. Treat, Treasurer.

Photo-mechanical. No attempt to imitate fibre. Printing very heavy and blotchy, lathe work and ruling broken and disconnected. Blue of the "V" and seal darker than genuine. Green on back of note is pale. Portrait of "Onepapa" poor. Back plate Nos. 682 and 701.

Act of Aug. 4, 1886.
J. W. Lyons, Register. **B** Series 1899.
Ellis H. Roberts, Treasurer.

Fair. Easily detected owing to errors in spelling. Right end face, word "Silver," the letter "v" is omitted, also letter "i" in word "Washington." Left end face, word "Payable" is spelled "Payalle." Also imprint of titles under signatures misspelled. Two pieces of paper, silk fibre between. Plate number face of note unknown; back plate No. 375. Portrait of "Onepapa."

FIVES—Continued

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **B** Ellis H. Roberts, Treasurer.

Poor lithographic note on heavy paper. Ink lines for silk threads. Portrait of "Onepapa."

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **B 37** Ellis H. Roberts, Treasurer.

Photo-etched, on good paper with ink lines for silk threads. Does not have brilliant looking new inks and paper, but like an old bill has dull black and colored inks and a yellow-white paper. Blue ink too light. On head-gear of Indian is a mass of small dots, not like genuine, fine white feather work. Under large words "United States" there is not the band of solid black shading with further shading below it, but it is run together and irregular. Lower left corner "Series of 1899" looks larger, too prominent and too dark, like white letters in a black panel. Back has too light green ink, and all lathe-work badly broken up.

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **B 48 or 484** Ellis H. Roberts, Treasurer.

Poor; washed appearance. Portrait of "Onepapa" poor. Color, numbering and seal good. Paper fair quality with pen and ink lines in imitation of silk fibre.

Series 1899.
J. W. Lyons, Register. **B 102** Ellis H. Roberts, Treasurer.

Portrait of "Onepapa" darker than genuine. Paper contains distributed silk fibre. Color of seal, numeral "V" and word "FIVE" over numeral lighter blue than genuine. Lathe-work and lettering broken.

Act of Aug. 4, 1886. Series 1899.
W. T. Vernon, Register. **B** Chas. H. Treat, Treasurer.

Plate number blurred, probably **1072**

Fairly well-executed photomechanical production on single piece of stiff, heavy paper. A few faint marks on surface of paper to imitate fibre. Color of seal, denominational design and numbers deceptive. Portrait of the Indian chief "Onepapa" scratchy and patchy. Lathe work fair in spots, but the eycloidal design and ornamental work in the border is very much broken.

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **C** Ellis H. Roberts, Treasurer.

Portrait of "Onepapa." Crude photo on two pieces of paper with a few silk threads between them.

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **C** Ellis H. Roberts, Treasurer.

Photo. Fair paper, lacking silk fibre. Color Treasury number and seal much lighter. Portrait Indian "Onepapa" good. Back of note very poor.

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **C** Chas. H. Treat, Treasurer.

Deceptive. Two pieces of paper, between which is silk fibre. Seal and Treasury number good. Back of note has bluish tinge instead of green. Portrait of Indian.

Act of Aug. 4, 1886. Series 1889.
J. W. Lyons, Register. **C** Ellis H. Roberts, Treasurer.

(Plate number undecipherable.)

Very poor. Single piece of paper with surface marks to indicate fibre. Back plate number probably 14 or 143. Face of note is a pale blue tint, giving it appearance of being badly faded. General effect is a photographic blueprint, then lines gone over with black ink to strengthen them. Portrait of "Onepapa."

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **C** Ellis H. Roberts, Treasurer.

Very crude photograph on two pieces of paper, between which a few long silk threads have been distributed. Colored inks have been roughly applied to the seals, numbers and backs of the notes.

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **C 190 or 790** Chas. H. Treat, Treasurer.

Photo-mechanical production. Two pieces of paper with silk thread distributed between. Blue seal, Treasury number and large numeral good. Lathe-work on face poor, lines broken. Indian portrait poor. Paper on front has washed-out appearance; back good as to color, but little attempt has been made to imitate fine lines of lathe and scroll work.

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **C 602** Ellis H. Roberts, Treasurer.

Dangerous, well executed. Two pieces of paper with silk threads between. Blue seal and large V too light. White oval spaces do not appear in the outer edge of seal. Numbering poorly printed. Counterfeit quarter inch too short and eighth inch too narrow. Portrait of Indian.

Act of Aug. 4, 1886. Series 1899.
J. W. Lyons, Register. **D** Ellis H. Roberts, Treasurer.

Very poor. Indian head "Onepapa." Lathe-work and small lettering bad. No imitation of fibre.

Act of Aug. 4, 1886. Series 1889.
W. T. Vernon, Register. **D** Chas. H. Treat, Treasurer.

Very dangerous. Face apparently a photographic platinum print. Face and back plate numbers indistinct or missing. General effect very closely approximates genuine. Color of seal, denominational design and numbers darker than genuine, seal being particularly bad and suggesting brush work. The last three letters of "bearer," the word "on" and the first two letters of "demand" in script, right face of note, appear to have been placed on with a pen or brush. Back of note deceptive, but blue-green and darker than genuine. Note is particularly deceptive from the fact that it is printed on genuine paper, obtained by bleaching a note of smaller denomination. In bleaching the note the color has been taken out of some of the distributed silk fibre lying close to the surface, but the deeply imbedded fibre is still visible in the paper, though the blue has been changed to a purple and the red somewhat lightened.

FIVES—Continued.

Act of Aug. 4, 1886. W. T. Vernon, Register. **D 2** Series 1899. Chas. H. Treat, Treasurer.

Dangerous photomechanical production. One piece of heavy bond paper of good quality. Portrait of "Onepapa." A defect in plate gives to Indian chief a cross-eyed expression. Blue seal closely approximates genuine in color but badly printed, being rough and coarse with many broken lines. Blue ink of seal and numbers lacks metallic gloss of genuine. In "stop" at right end of number (upper right face of note) small blue triangles which are so sharply defined and perfectly formed in genuine, are rounded at corners. This is true, but to a less extent, with reference to "stop" in number on lower left face of note. Back of note is a very deceptive piece of work, and except for being a little lighter, closely approximates genuine in color. No attempt to imitate distributed fibre. Back plate number 666.

Legal Tender Acts of 1862 and 1863. W. T. Vernon, Register. **D 64** Series 1899. Chas. H. Treat, Treasurer.

Back plate number shadowy—probably 567; portrait of "Onepapa." Photo-mechanical production of a deceptive character except as to paper—two pieces pasted together with fibre between—which is stiff. Almost all the fine up-stroke lines in script lettering on face of note are lost, and in Indian's feather war bonnet the fine detail of feathers is wholly missing and there appears simply a blank space between lower and upper ends of feathers. General appearance good. Back blue-green in tint.

Act of Aug. 4, 1886. J. W. Lyons, Register. **D 209 239** Series 1899. Ellis H. Roberts, Treasurer.

Poor. Fair quality paper containing fibre. Lathe work and lettering very poor. Portrait of Indian.

Act of Aug. 4, 1886. J. W. Lyons, Register. **D 930** Series 1899. Chas. H. Treat, Treasurer.

Portrait of "Onepapa." Half-tone production. Several thousand of these notes—faces and backs printed separately on thin bond paper—were picked up in the East River, New York City, on Sept. 21, 1907. The plates were found in the box with them.

Legal Tender Acts of 1862 and 1863. W. T. Vernon, Register. **D 1164** Series 1899. Chas. H. Treat, Treasurer.

Fair. Photo-mechanical process. Back plate number 782. Face of note very heavy black, and that part of script lettering that crosses blue seal and denominational character has apparently been filled in by hand, and very poorly done. The "e" in "demand" not formed well. Second "e" in "bearer", instead of being loop "e", is like reverse figure "3." The "b" in "payable" looks more like an "l" than a "b." Fine hair lines forming a double line inside large figures "5" on both face and back, as well as letter "V" in centre back of note, missing. Top of large figure "5", upper left end of back, bulges upward instead of being concave, making it much thicker than genuine.

TENS

Act of Feb. 28, 1878. B. K. Bruce, Register. **A** Series 1880. A. U. Wyman, Treasurer.

Poor. Photographic pen and ink process; paper poor, lacks distributed fibre and parallel silk threads. Large round red seal. Portrait of Morris.

Act of March 31, 1878. B. K. Bruce, Register. **C** Series 1880. A. U. Wyman, Treasurer.

Photographic pen and ink, poorly executed. Words "Register of the Treasury" and "Treasurer of the United States," missing. Paper thin, yellowish and poor; fibre paper not imitated, and silk threads, run lengthwise, missing. Portrait of Robert Morris poor, and his name on lower left corner omitted; numbering fair. Script lettering under "United States" on back omitted. Large round red seal.

TENS—Continued.

Act of Feb. 28, 1878. **C** Series 1880.
B. K. Bruce, Register. A. U. Wyman, Treasurer.

Photographic pen and ink; exceedingly dangerous. Portrait of Robert Morris fair; imprint of his name, left of portrait, omitted. Imprint of "Register of the Treasury" and "Treasurer of the United States" is printed on these certificates, same as on genuine; also script lettering under United States on back. Fibre paper imitated by drawing red and blue line lengthwise on back with pen. This is liable to deceive, particularly if note is held up to light, face front. Large round red seal.

Act of Feb. 28, 1878. **D** Series 1880.
G. W. Scofield, Register. Jas. Gilfillan, Treasurer

Photographic pen and ink process; paper very thin and poor; fibre paper imitated by drawing two parallel lines. Payable at Washington, D. C. Large round red seal. Portrait of Robert Morris.

Act of Feb. 28, 1878. **D** Series 1880.
G. W. Scofield, Register. Jas. Gilfillan, Treasurer.

Photographic pen and ink counterfeit; payable at Washington, D. C. Pink characters on note photographed black and poorly colored by hand, leaving black underneath easily discernible. Trifle shorter than genuine. Large round red seal. Portrait of Robert Morris.

Act of Feb. 28, 1878. **D** Series 1880.
G. W. Scofield, Register. Jas. Gilfillan, Treasurer.

Very poor; appearance of being printed from wood-cut; is ¼ inch shorter than genuine. Geometrical lathe work poor. Paper, two layers of thin tissue, with silk parallel thread between. Word "all" omitted in "And all public dues, and when so received," and on back, space omittted between words "when so," making them one word. Treasury numbers uneven, have not clear-cut appearance of genuine. Large round red seal. Portrait of Robert Morris.

Act of Feb. 28, 1878. **A** Series 1886.
W. S. Rosecrans, Register. James W. Hyatt, Treasurer.

Photo wood engraving, poorly executed. Portrait of Hendricks better than rest of face, but background of portrait represented by dots instead of fine lines. Color of Treasury number good, but figures not as heavy. Green ink on back much darker than genuine; geometric lathe-work poorly executed. Small round red seal.

Act of Feb. 28, 1878. **B 721** Series 1886.
W. S. Rosecrans, Register. James W. Hyatt, Treasurer.

Photographic pen and ink process. Words "This certifies that there have been deposited in the Treasury," over words "United States," upper centre, omitted. Imprint "Register of the Treasury," under signature of W. S. Rosecrans, and imprint "Treasurer of the United States," under signature of James W. Hyatt, also missing. Portrait of Hendricks well executed. Color of Treasury numbers and large red spiked seal fair. Fibre imitated by drawing fine blue lines and creasing note over lines.

Act of Feb. 28, 1878. **A** Series 1891.
W. S. Rosecrans, Register. E. H. Nebeker, Treasurer.

Poor; imprint of Bureau of Engraving and Printing omitted from panel over Treasury number, lower left corner, face. Word "Register" spelled "Regist." Color of Treasury numbers faded blue, almost green; numbers too heavy. Back very poor, both in color and workmanship. Distinctive paper of genuine not imitated. Small scalloped carmine seal. Portrait of Hendricks.

Act of Feb. 28, 1878. **A 16** Series 1891.
B. K. Bruce, Register. Ellis H. Roberts, Treasurer.

Poor photo. Portrait of Hendricks. Seal brick red instead of carmine. Colored with brush.

Act of Aug. 4, 1886. **A 17** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Photo, well executed; seal and numbers colored. Back a blue print. Portrait of Hendricks.

Act of Aug. 4, 1886. **A 72** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Fair. Most noticeable defect is silver-gray color of black ink, while genuine is jet black. Also seal on counterfeit is lighter red than genuine. Words "Bureau Engraving and Printing," above Treasury number lower left end of note, missing. Comma after "Washington" and period between "D" and "C" in "Washington, D. C.," under portrait, missing. Face of Hendricks on counterfeit not as full as on genuine, and nose appears larger. Treasury number on counterfeit is excellent color, but figures not quite so heavy. Counterfeit on two pieces of paper with silk thread between.

Act of Feb. 28, 1878. **A D** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Photo. Back and face printed light brown; genuine, black on face and green on back. Hendricks. Second counterfeit, check letter A on back is blue print, colored green with brush, poorly done.

Act of Feb. 28, 1878. **B** Series 1891.
J. Fount Tillman, Register. D. N. Morgan, Treasurer.

Good. Portrait of Hendricks. Small scalloped seal. Words "Bureau of Engraving and Printing," above Treasury number, lower left end of note, missing. In border, right end of note, in inscription "Act of February 28, 1878," the "7" in "1878" is reversed. Color and formation Treasury numbers very good. Distributed silk fibre.

TENS—Continued

Act of Feb. 28, 1878. B. K. Bruce, Register. **B 14** Series 1891. Ellis H. Roberts, Treasurer.

Lithograph, on two sheets of tissue paper, very coarse red and blue silk fibre between. Lathe work in counters on face crudely executed; lettering in border so blurred as to be illegible. Color of ink reddish brown instead of black; seal bright brick red instead of carmine. Back of note more deceptive than face. Back plate number 36. Line "Bureau of Engraving and Printing" so blurred as to be illegible, and all of ornamental work so blurred that detail is lost. Portrait of Hendricks.

Act of Feb. 28, 1878. J. Fount Tillman, Register. **B 58** Series 1891. D. N. Morgan, Treasurer.

Photo. Hendricks. Seal salmon color instead of carmine. Treasury numbers printed black and recolored blue. Lathe work very poor.

Act of Feb. 28, 1878. J. Fount Tillman, Register. **B 74 B 14** Series 1891. D. N. Morgan, Treasurer.

Dangerous. Portrait of Hendricks well engraved. Distributed fibre imitated with red and blue lines in some counterfeits, in others silk thread has been placed between front and back, counterfeit being printed on two pieces of paper. Seal well engraved, but darker red instead of carmine. Treasury number very good, but parallel ruling underneath broken and indistinct. Lathe-work surrounding "10," also "X" in upper corner, very poorly executed. Paper, a soft fibrous tissue, will not stand rubbing.

Act of Feb. 28, 1878. J. Fount Tillman, Register. **B C D** Series 1891. D. N. Morgan, Treasurer.

Good photo. Portrait of Hendricks and small scalloped carmine-red seal. Gray background of photography, especially seal, shows through red color applied with brush. Fibre imitated by ink lines.

Act of Feb. 28, 1878. J. Fount Tillman, Register. **C 47** Series 1891. D. N. Morgan, Treasurer.

Good. Two pieces of paper, distributed silk threads between. Portrait of Hendricks does not stand out in bold relief. Right eye of Hendricks hardly visible. Imprint under signatures blurred and crowded. Shading of letters face of note heavier than genuine. Small scalloped seal and back excellent.

Act of Feb. 28, 1878. J. Fount Tillman, Register. **D** Series 1891. D. N. Morgan, Treasurer.

Very poor. Printed from woodcut. Portrait of Hendricks unnatural.

Act of Feb. 28, 1878. J. Fount Tillman, Register. **D** Series 1891. D. N. Morgan, Treasurer.

Lithograph. Portrait of Hendricks has not lifelike expression of genuine. Seal, while good, is pale, and Treasury numbers are blurred. Printed on fair quality of paper and contains silk fibre.

Act of Feb. 28, 1878. J. Fount Tillman, Register. **D 3** Series 1891. D. N. Morgan, Treasurer.

Fair. In portrait of Hendricks expression of mouth surly; under lip very thick and protruding; in genuine expression kindly. Treasury numbers maroon instead of ultramarine blue. Small scalloped carmine seal, excellent in color and formation. Lathe work on face and back, while good, does not resemble perfect continuous network of lines. Imprint "Register of the Treasury" and "Treasurer of the United States" under signatures poor, letters crowded together. Two pieces of paper, good quality, pasted together, with distributed silk fibre between.

Act of Feb. 28, 1878. J. Fount Tillman, Register. **D 21** Series 1891. D. N. Morgan, Treasurer.

Good. Paper of fair quality. Hendricks. Seal decided pink instead of carmine. Green ink on back darker than genuine.

TWENTIES

Act of Feb. 28, 1878. G. W. Scofield, Register. **A B D** Series 1880. Jas. Gilfillan, Treasurer.

Poor photographic pen and ink, payable at Washington, D. C. Paper thin and poor. Decatur.

Another counterfeit of this series has signatures B. K. Bruce, Register, and Jas. Gilfillan, Treasurer. word "Register" in "Register of the Treasury," under name "B. K. Bruce," is "Regisier," and letters in word "Treasurer" only partly formed. In "Treasurer of the United States," under Jas. Gilfillan's name, word "Treasurer" is "Troosurer," and letters in "United States" imperfectly formed. On back, lower portion, word "Engraved" is "Engroved," and rest of sentence misspelled, with imperfect lettering on upper portion of back.

Another counterfeit of this series has signature B. K. Bruce, Register, and A. U. Wyman, Treasurer. Parallel silk thread imitated by ink lines. Large round red seal.

Act of Feb. 28, 1878. G. W. Scofield, Register. **B** Series 1880. Jas. Gilfillan, Treasurer.

Photo, the work being shallow and the black off color. The large seal and XX's in colors are then surface printed. Portrait of Decatur.

TWENTIES—Continued

Act of Feb. 28, 1878. Series 1880.
G. W. Scofield, Register. **C** James Gilfillan, Treasurer.

Photographic red and ink counterfeit, payable at Washington, D. C. Not good counterfeit. Large round red seal. Portrait of Decatur.

Act of Feb. 28, 1878. Series 1880.
B. K. Bruce, Register. **C** James Gilfillan, Treasurer.

These counterfeits are an eighth of an inch shorter than the genuine. Paper thick, greasy and stiff; has neither distributed fibre nor parallel silk threads. In panel to left letters "R," "T" and "F" in word "Certificate" are wrong side up. On back "taxes" spelled "tares," and "engraved" is "engravod." Color of seal is brick red; should verge on brown. Portrait of Decatur.

Series 1880.
G. W. Scofield, Register. **D** Ellis H. Roberts, Treasurer.

Paper thin and poor quality; silk thread lengthwise of note missing; series omitted. Upper half of back very blue; lower half white with yellowish tinge. Ink not bright as on genuine. Large round red seal. Portrait of Decatur.

Act of Feb. 28, 1878. Series 1891.
J. Fount Tillman, Register. **A** D. N. Morgan, Treasurer.

Very poor etching. Paper good; blue ink lines for silk fibre. Portrait of Manning.

Act of Feb. 28, 1878. Series 1891.
J. Fount Tillman, Register. **A 27** D. N. Morgan, Treasurer.

Photo. Detected by gray background of photography. Portrait of Daniel Manning.

Act of Feb. 28, 1878. Series 1891.
J. Fount Tillman, Register. **B** D. N. Morgan, Treasurer.

Portrait of Manning. Hair top of head and background blend in one, while in genuine they are readily distinguished. Nose appears sharp and pointed, instead of round and broad at end. Treasury number heavier than genuine, and lighter shade blue. Back closely resembles genuine. Distributed silk fibre imitated by red and blue ink lines on back.

Act of Feb. 28, 1878. Series 1891.
J. Fount Tillman, Register. **B** D. N. Morgan, Treasurer.

Very poor. Portrait of Manning. Small sealloped seal. On two pieces of paper with silk fibre between. Note bears little resemblance to genuine.

Act of Feb. 28, 1878. Series 1891.
J. Fount Tillman, Register. **B 6** D. N. Morgan, Treasurer.

Dangerous. Portrait of Manning good, but left side of face presses against background. Red and blue fibres imitated by ink lines. Treasury numbers good. Small scalloped seal lighter red than genuine.

Act of Feb. 28, 1878. Series 1891.
J. Fount Tillman, Register. **C** D. N. Morgan, Treasurer.

Well executed. Portrait of Daniel Manning. A white line separating left side face from background portrait gives it appearance of being sunk in background instead of standing out in bold relief. Has large eight-seallop seal instead of small twelve-scallop seal. Good paper with distributed silk fibre.

Act of Feb. 28, 1878. Series 1891.
J. Fount Tillman, Register. **C 5** D. N. Morgan, Treasurer.

Good. Portrait of Manning flat; ends of mustache not curled as in genuine. Paper good; silk fibre.

ONE HUNDREDS

Act of Feb. 28, 1878. Series 1891.
J. Fount Tillman, Register. **D 1** D. N. Morgan, Treasurer.

A very dangerous counterfeit. Most noticeable defect is in portrait. In genuine, Monroe represented as having pronounced cheek bones, one on left side of face being particularly prominent, while in counterfeit left cheek bone is missing, making face appear narrower than in genuine, and giving counterfeit different expression. In genuine right ear plainly parts hair, which is brushed upward in front and back of ear, while in counterfeit hair hides top of ear, and is not brushed upward. In name "James" under portrait letters "J" and "A" are not uniform with rest of letters, and bottom of "J" has more of upward loop than in genuine. Geometric lathe work, lettering, numbering and parallel ruling in panel in which Treasury numbers appear are almost equal to genuine, but a critical examination will show parallel lines to be somewhat broken, particularly in lower left border. Treasury numbers are almost perfect, both in color and formation, but the figure 5 in the Treasury number is different, the space within lower loop being oblong, up and down, instead of being round, and space below top line of 5 is too narrow. One of the best points is the top button of waistcoat; this counterfeit top button has lines on it up and down only, and they show well and distinct, while genuine top button alone is cross lined (lines up and down and crosswise also), but these lines are delicate, and by wear, bad printing, dirt, etc., they may thus be wanting or overlooked. Geometrical lathe work and lettering on back of note to the naked eye appears as good as genuine. Back plate No. 2.

Counterfeit Gold Certificates

TENS

Act of July 12, 1882. W. T. Vernon, Register. **D** Series 1907. Chas. H. Treat, Treasurer.

Face plate number 7. Portrait of Hillegas. Photo-mechanical production on two pieces of paper with distributed red and blue silk fibre, much finer and more hair-like than genuine. Color of seal, denominational "X" and back all darker than genuine. Portrait of Hillegas is poorly executed. In upper-border design on face of genuine, under line "This certifies there have been deposited in the Treasury of the" there is an ornamental arc finished at each end by a scroll. In genuine this arc is about 1-16th of an inch wide, is marked by a series of distinct and regular perpendicular lines. In counterfeit this arc looks as if it had been executed with a pen, is blurred and scratched, and individuality of perpendicular lines almost disappears. General effect of back, aside from the darker color, better than face, but close inspection discloses work so inferior that it cannot be mistaken as genuine.

TWENTIES

Act of July 12, 1882. B. K. Bruce, Register. **A** Series 1882. James Gilfillan, Treasurer.

Dangerous, for apart from counters containing figures 20 on face and portrait of Garfield there is little of the gray of photograph about it. Seal small and scalloped, having reddish tinge, apparently applied with brush. Numbering very pronounced and heavier than genuine. Note one-half inch shorter and one-eighth narrower than genuine. Has two parallel silk threads running through it. Tint on back light brown instead of orange. Persons handling gold notes must not forget that in this counterfeit they are left to determine its character by its tints rather than by lines in engraving, since it is a photograph of genuine work.

Act of July 12, 1882. J. W. Lyons, Register. **A 51** Series 1882. Ellis H. Roberts, Treasurer.

Poor photo. Crudely executed. Coloring applied to seal and numbers. Portrait of Garfield.

Act of July 12, 1882. J. W. Lyons, Register. **C** Series 1882. Ellis H. Roberts, Treasurer.

Untinted photo. Should not deceive the careful handler of money. Portrait of Garfield fair.

On a second issue, the red and yellow poorly applied; contains distributed silk thread.

Act of July 12, 1882. W. T. Vernon, Register. **B** Series 1906. Chas. H. Treat, Treasurer.

Photo-etched. Two pieces of paper with silk threads between. Portrait of Washington fairly good. The XX, seal and numbers more of a lemon color than orange. Lathe work on face poor. Words "Act of July 12, 1882," face of note over check letter B, heavy and irregular. Titles "Register of the Treasury" and "Treasurer of the United States," under Vernon's and Treat's names, broken and indistinct. Back fair color, but no attempt has been made to imitate lathe work or other fine details.

Act of July 12, 1882. J. W. Lyons, Register. **D** Series 1906. Ellis H. Roberts, Treasurer.

Crude photo. Colored inks and water colors roughly applied to the seals, numbers and backs. Fine silk threads distributed between two thin pieces of paper.

ONE HUNDREDS

Act of July 12, 1882. J. W. Lyons, Register. **B 5** Department Series. Ellis H. Roberts, Treasurer.

A good counterfeit. Bears the Treasury numbers C424363 and C324369, and no doubt bear other numbers. The color of these numbers is good, but not the bright ultramarine blue of the genuine. The portrait of Benton does not stand out in bold relief and lifelikeness as does the genuine. The lathe work surrounding the denomination 100 in upper right of note is flat, broken and has blurred appearance. Lettering on note good, except imprint under signatures of Lyons and Roberts, which is poor. Color of the word "GOLD" on face of note is unlike that on genuine, and color of the back, instead of the bronze-yellow on the genuine, the counterfeit is a light salmon color. Counterfeit has the silk distributed fibre imitated cleverly with pen and ink scratches, and by holding note between the light and the eyes the absence of silk fibre will be noted. On genuine in script line at top of note in the word "deposited" the "i" is distinctly dotted; in counterfeit it is not.

☞ *While we speak of the color of the yellow (gold) ink on the gold certificates being off color, etc., it is a fact that the Government so far has been unable to procure an ink that will stand climatic changes, etc.*

Counterfeits of Interest-Bearing Notes and Bonds

$10 Compound Interest Treasury Note. Letter C. Act of June 30, 1864—October 15th, 1864. Signed S. B. Colby, Register, and F. E. Spinner, Treasurer. Number 198380. Photograph of the brownish color of old fading photographic work. Figure of woman. Vignette of Chase.

$50 Compound Interest Treasury Note. Series 1864. Letter C. Date July 15, 1864. Act June 30, 1864. Signed L. E. Chittenden, Register, and F. E. Spinner, Treasurer. The portrait and vignette of Hamilton a poor quality of work, and the numbers also are poorly done. Plates captured in July, 1866.

$50 Compound Interest Treasury Note. Check Letter D. Date, December, 1864. Act June 30, 1864. Signed S. B. Colby, Register, and F. E. Spinner, Treasurer. A poor counterfeit. Portrait of Hamilton.

$50 Compound Interest Treasury Note. Series 1865. Letter D. Date May 15, 1865. Act June 30, 1864. Plates captured July, 1866.

$50 Series 1865. Letter C. Date July 15, 1865. Act March 3, 1865. Signed S. B. Colby, Register, and F. E. Spinner, Treasurer. Eagle vignette. Interest 7-30, and notes convertible after three years into 5-20 bonds. Plates captured in April, 1866.

$100 The words "Compound Interest Treasury Note" appear lengthwise of face of note and printed in big gold letters. The note is Series 1865; check-letter B; date May 15, 1865; act June 30, 1864; payable three years from date; and signed S. B. Colby, Register, and F. E. Spinner, Treasurer. The portrait of Washington and the vignette on the left end of note are both good work, the counterfeit plate having been engraved by Charles H. Smith, as he confessed, while the back of note is a genuine impression or from an electrotype plate taken from a stolen impression of the genuine plate. The red numbers, however, are off color, and the figures uneven; and the large "U" in "United States" quite touches the outside line of the medallion in the upper left corner of the face of note; and the last "S" in "States" is distant not 1-16 of an inch from the outside line of the right corner medallion, while in genuine it is about 1-8 of an inch.

$1000 United States Coupon Bonds. Series of 1861. Acts of July 17, 1861, and August 5, 1861. Mature June 30, 1881 (Sixes of 1881). Portrait of Chase. Exceedingly dangerous counterfeits. Those seen bear only coupons maturing January 1, 1881. On counterfeit, in the $1000 counter, on nine sections, on each side of portrait of Chase, in the section to the left of the lower half of "1" in "1000," the letter "S" in "State" is entire, while on genuine only the upper half of the "S" is seen. The hair line around portrait on counterfeit shows a break of 1-16 of an inch, but the genuine does not, it is to the right of letter "S" in "Register's." Counterfeit differs from genuine in the mitering of the four corners of the green border. In title "United States of America" in the ruled shade on left side of bottom spur of letter "U" on counterfeit are seven very short lines forming very slight shade under that part of the letter—on genuine are ten lines, each about 1-16 of an inch long and forming a shade of same width as that at the bottom of the letter. Engraved signature at lower right hand of counterfeit and printed in grayish colored ink, is traced over with pen and ink—signature on genuine is written.

$1000 7-30 Bonds. Letter B. Dated June 15, 1865. Act of March 3, 1865. Signed S. B. Colby, Register, and F. E. Spinner, Treasurer. Very dangerous counterfeit. Bonds matured and interest ceased. The Treasury Department redeemed many of them from Jay Cooke & Co. before the bonds were discovered to be counterfeit. The Department redeemed $90,000 of the bogus bonds. Charles H. Smith stated that he engraved the plates.

$1000 5-20 Coupon Bonds of 1862. Consols of 1867. Fourth series; act February 25, 1862; date May 1, 1862. One of the best specimens of counterfeit work that was ever made. It is believed that no printing was ever done from the plates. They were not quite completed when captured on November 21, 1867.

The Different Methods of Counterfeiting Coin

Coins of all kinds and denominations have been counterfeited. The most dangerous counterfeits are those struck from a die, and are usually imitations of gold coins. Molds of various kinds are extensively used in counterfeiting, but counterfeits so made are much inferior to those made with a die. They have a fine appearance, lettering and milling being sharp and clear, and the ring usually good, in some instances almost perfect fac similes of genuine. They are usually a trifle short weight, however, and the edges or reeding not so sharp and clear as in genuine. Many of these coins are full weight. In counterfeits made from a mold, lettering, milling and reeding are usually poor, weight very defective, the coins lack the sharp and clear-cut appearance of genuine coin. Most counterfeit silver coins in circulation are made from molds, as it is an inexpensive form of counterfeiting. Some fair specimens have been produced in this way, but usually they are much lighter than the genuine, and if of required weight, differ in diameter or thickness.

Various metals are used by counterfeiters, principally platinum, silver, copper, brass, antimony, aluminum, zinc, type metal, lead and their numerous compositions.

Among the most dangerous counterfeits of gold coin are those of a composition of gold, silver and copper. They are a low grade gold, and the acid test shows they lack the fineness of standard gold used by the U. S. Mint, which is 900 fine, or 21.19 carats. These counterfeits average from 400 to 800 fine. Platinum counterfeits are dangerous, as the metal used gives required weight, and they are heavily gold-plated. When they have been in circulation for a time the plating wears off, especially on the edges.

The most dangerous counterfeit of silver coin is made of a composition of antimony and lead, the former metal predominating. These counterfeits are of the dollar, have a fine appearance, are heavily silver-plated, with fair ring; some are only slightly below the standard weight. Some pieces among the smaller coins are made of brass, struck from a die, and when heavily plated are fair imitations. They lack required weight, except in a few instances. Counterfeits of type metal, lead and other compositions are much lighter than genuine, those having required weight are much too thick.

Genuine coins of all kinds, for the sake of gain, are tampered with in various ways. These operations are confined almost exclusively to gold coins, which are sweated, plugged and filled.

Sweating is removing a portion of the gold from surface of coin. The process does not interfere with the ring, and as portion removed is generally slight, the coin is left with a very fair appearance, weight only being defective. The principal methods of sweating are the acid bath, filing the edges or reeding, the operator finding a profit in the small quantities of gold removed from numerous pieces. The average reduction in value of coins subjected to these processes is from 1-20 to 1-10.

Plugging is done by boring holes in the coin, extracting the gold, and filling cavity with a cheaper material. The larger coins—double eagles and eagles ($20 and $10 pieces)—are used for this purpose. Holes are bored into the coin from the edge or reeding, the gold extracted and cavity filled with a base metal. The small surface of the plugging material, where it shows on the edge of the coin, is covered with gold and reeding retouched with a file or machine. The average loss in value to coins treated in this way is from one-eighth to one-sixth. Coins of this kind are very dangerous, as they are perfect in appearance, the edges only having been tampered with.

Filling is most commonly done by sawing the coin through from the edge or reeding, removing the interior portion, and replacing it with a cheap metal. Coins of all denominations, from quarter eagle to double eagle, are subjected to the process. When platinum is used to replace gold extracted, the coin has same weight as genuine. By this process coins lose four-fifths of their value, as the original surfaces are left only of paper thickness. When edges have been covered with gold and reeding restored, the coin has the appearance of being genuine, having correct size and weight, and a fair ring. Sometimes the covering of gold on edges is so thin that filling can be distinctly seen. When other and less costly filling than platinum is used, coins are of light weight and have a bad ring. If of correct weight they are too thick. Another method of filling is sawing the coin partly in two from edge or reeding on one side, leaving a thin and thick portion. The thin side of the coin is turned back and the gold extracted from centre of thicker portion. The cavity is filled with base metal and sides pressed back into original position and soldered or brazed together. It is difficult to give average loss to coins treated in this manner as hardly any two seen have same amount of gold taken from them.

For detecting counterfeit coin, compare impress, size, weight, ring and general appearance with genuine coin of same period and coinage. The three tests of *weight, diameter and thickness should be applied, for it is almost impossible for the counterfeiter to comply with these three tests without using genuine metal.* Following we give a complete list and a thorough description of the most dangerous counterfeits known to be in existence, with means of their detection.

Counterfeit Gold Coin

DOUBLE EAGLE—$20.

Authorized to be coined by Act of March 3, 1849. Weight of genuine Double Eagle is 516 grains, is 900 fine, and 21.19 carats.

1850.—Weighs 360 grains; fineness gold, 571; silver, 85; copper, 344, and 13.22 carats; value $8.83. Lighter in appearance, and thicker than genuine. Reeding and milling defective.

1851.—Weighs 473 grains, or 43 grains light. Color is bad; reeding and milling defective. Portrait of head of Liberty smaller than genuine. Bears no mint mark. Is struck from a die.

1878.—Fair counterfeit, made of type metal, gold plated. Weight 372 grains, being 144 grains light.

1880.—Composed of type metal, gold plated, and exceedingly light, weighing about 296 grains—220 grains light. Ring defective. Reeding and milling poorly done.

1884.—Has a fair appearance; mint mark S. Color not good; diameter larger than genuine. Milling and reeding fair. Several grains lighter than genuine.

EAGLE—$10.

Authorized to be coined by Act of April 2, 1792. Weight of genuine Eagle is 258 grains, 900 fine, and 21.19 carats.

1841.—Weighs 236 grains, has O mint mark, and is 22 grains light. Coins struck from this die have fine appearance, main defects in reeding and milling.

1847.—Weighs 252 grains, has O mint mark, exceedingly dangerous, only 6 grains lighter and trifle thicker than genuine; reeding and milling slightly defective.

1849.—Weighs 228 grains, being 30 grains light, composed of gold, silver and copper. Has fair appearance, but is trifle thicker than genuine.

1852.—Composed of gold, copper and brass, weighs 181½ grains, or 76½ grains light. Ring is bad. Reeding and milling defective.

1855.—Composed of platinum; weighs 265 grains, or 7 grains heavier than genuine; has a fine appearance. Ring defective, diameter trifle greater than genuine. As these coins are gilded, or gold plated, slight wear removes plating from edges, and exposes platinum, or white metal underneath. Other coins of this date have been seen, weighing more than above described coin.

1858.—Very dangerous. Composed of platinum, and heavily gold plated. Milling and reeding fairly executed. Diameter, thickness and weight same as genuine. When coin is worn platinum shows distinctly on edges. Ring excellent.

1861.—New counterfeit composed of aluminum, heavily gold plated, weighs 154 grains, or 104 grains light; readily detected by general appearance and extreme lightness.

1865.—Dangerous. New Orleans mint letter O. Gold fineness is 494; weight .44 of an ounce, giving value 4.49. Contains small proportion of silver, alloy being entirely copper. Mint at New Orleans not opened at that date.

1871.—New counterfeit, weighs 186 grains, or 72 grains light, imperfect ring. Milling and reeding poor. Point of arrow in left claw of eagle touches letter "A" in "America," and olive branch touches letter "U" in word "United." Mint letter S touches right claw of eagle.

1875.
1879.
1880. These counterfeits composed of aluminum, heavily gold plated; weigh 145 grains, or 113 grains light. They bear the S mint mark, have good appearance, but are easily detected owing to light weight.

1881.
1883.
1891.
1893.
1899. Composed of gold, copper and brass. Made in a mold. Impression exceedingly poor, particularly of reverse. Weighs 197 grains, or 61 grains light. The reeding and milling very defective.

1882.—Dangerous counterfeit. Composed of gold, silver and brass. Struck from a die. Weighs 192 grains, or 66 grains light. Value about $3.60. Reeding, milling and ring very good.

1882.—Made in a mold of base metal and plated.

1891.
1893.
1895. Composed of brass and heavily gold plated. Weighs 134½ grains, or 123½ grains light. Obverse finely struck. Reeding and milling well executed. Ring good.

1904.—Good counterfeit. Light weight. Off color.

HALF EAGLE—$5.

Authorized to be coined by Act of April 2 ,1792. Weight of genuine Half Eagle 129 grains, 900 fine, 21.19 carats.

1800.—Of old coinage, poor, weighs but 81 grains; genuine of this date weighs 135 grains.

1803.—Same description as the above, weighs but 83 grains, being 52 grains light.

1821.—Larger in diameter, and thicker than genuine. Head of Liberty, chin very long; letter "U" in "United States" reversed. Eight grains light, value about one-half.
1838.—Excellent; weight, 125 grains; fineness, 547; trifle thicker than genuine; milling and reeding imperfect; value, $2.70.
1837. 1839. 1843. 1844. These counterfeits are made in a mold, and are mainly composed of brass and copper. Obverse and reverse extremely poor. Weight is from 75 to 95 grains, easily detected.
1844.—Very dangerous, made of platinum, heavily gold plated; diameter, thickness and weight same as genuine. Ring excellent. When worn platinum shows through plating, especially on edges.
1844.—Very dangerous. Assay gave following results: One-tenth grain light; specific gravity, 15.9; thickness, about like genuine; fineness, gold 805½, silver 23; value gold, $4.47, say $4.50; resists acid tests almost as well as genuine; reeding faulty, but very fair; color very good, a trifle yellowish.
1845.—Good; weighs 113 grains, composed of gold, brass and copper. Specific gravity, 12.80; should be 17.20. Valued, upon being assayed at mint, at $3.30.
1845.—Dangerous; 780 fine, trifle off color, little thicker than genuine. Composed of gold and brass. Upon being assayed value proved to be $4.25.
1847. 1848. Very dangerous; exact size and weight of genuine. Composed of platinum, heavily gold plated. Ring, milling and reeding slightly imperfect.
1851.—Weighs 125 grains, 4 grains light. Composed of gold, silver and copper; thicker than genuine; reeding and milling defective.
1853.—Weighs 121 grains; specific gravity, 14; fineness, 630. Has brassy appearance; reeding and milling imperfect. Assay value, $3.28.
1855.—Weighs 122 grains, 7 grains light. Imperfect ring; thicker than the genuine.
1855.—In all respects similar to preceding, except it weighs 131 grains.
1856.—Dangerous; weight and thickness almost identical with genuine; diameter trifle greater. Milling and reeding defective.
1857.—Is 450 fine; trifle thicker than genuine; same appearance as coins of 1851, 1855 and 1858. Assay value, $3.28.
1858.—Weighs 115 grains, 14 grains light. Supposed to have been struck from same dies as two preceding ones, 1851 and 1855, dates having been changed. Excellent appearance. Very good counterfeit, but trifle thicker than genuine.
1860.—Excellent; S mint mark; weighs 125 grains; 790 fine; has coppery appearance; reeding very good; milling defective; value, $4.30.
1861.—Cast in a mold; made in imitation of coinage of Philadelphia mint. Plating thin, weight light, but a well-cast piece.
1862. 1869. These are dangerous counterfeits; weight and thickness same as genuine. Coin struck from a die; general appearance excellent. Composed of platinum, heavily gold plated; diameter trifle greater than genuine. When plating is worn, platinum shows distinctly on edges.
1872.—Dangerous; diameter larger than genuine; 850 fine; trifle off color; ring defective, reeding imperfect. Value, $4.43.
1875. 1877. Weighs 122 grains, 7 grains light; composed of gold, silver and copper; fineness, 600. Good appearance; diameter a little larger than genuine; trifle thicker.
1880.—Mainly copper, gold plated; good appearance; thicker than genuine; too light. Yields promptly to acid test.
1881.—Weighs 75 grains; made in a mold. Poor, not likely to deceive.
1881. 1882. One of most dangerous counterfeits of this denomination known to be in existence. Assay of U. S. mint shows; fineness in gold, 798; silver, 38; copper, 153; platinum, 11; value, $4.48. Specific gravity, 16; should be 17.20. Weight, 128 7-10 grains, about 3-10 of a grain light, which, allowing for abrasion, was within limits of genuine coin. Stained slightly with acid, thicker than genuine. Evidently struck from die prepared from a drop process, most dangerous of all processes in hands of counterfeiters.
1882.—Made in a mold of base metal and plated.
1885. 1886. Imitation of coinage of Philadelphia mint. Said to have been struck in a die; good appearance, but light weight.
1886.—Fair; very light, weighing about 75 grains; bears S mint mark.
1896.—Fair; made in a mold. Weight about 59 grains. Words "In God We Trust" indistinct.
1898.—Fair, made in a mold. Weight about 75 grains.
1899.—Good. Weighs 74½ grains. Made of Babbitt metal, gold plated.
1900.—Weighs 76 grains. Made in a mold. Not likely to deceive.

THREE-DOLLAR PIECE—$3.

Authorized to be coined, Act of February 21, 1853. Weight, 77.4 grains; fineness, 900. Deviation in weight allowed in coinage, .25 of a grain. Deviation in fineness allowed in assay, .001; lowest, .899; highest, .901. Coinage commenced, 1854. Coinage discontinued, Act of September 26 1890. Total amount coined, $1,619,376.

COUNTERFEITS OF THE THREE-DOLLAR PIECE.

The coinage of three-dollar pieces has been, as may be noted, quite limited, yet this denomination of gold coin has been considerably counterfeited, the false coin being struck in a die from base metal, and so perfectly executed as to be dangerous. In color this counterfeit is a close imitation of standard gold, and a careful comparison of the general appearance and device of the false piece with that of the genuine coin is necessary to detect the difference between them. Genuine three-dollar pieces are sometimes swedged with fraudulent intent between plates of copper until of the diameter of the half eagle, when, the device and general appearance of the pieces being well preserved, they are placed in rolls among half eagles, and, unless detected, pass for five dollars.

QUARTER EAGLE—$2.50.

Authorized to be coined by Act of April 2, 1792, and coinage discontinued by Act of September 26, 1890. Weight of genuine Quarter Eagle, 64.5 grains; fineness, 900, and 21.19 carats.

1843.—Weighs 40 grains and is 24½ grains lighter than the genuine.
1843.—Weighs 43 grains and is 21½ grains light.
1844.—Weighs 41 grains and is 23½ grains light.
1846.—Weighs 48 grains and is 16½ grains light.
1849.—Weighs 45 grains and is 19½ grains light.
1851.—Dangerous, only about 3 grains light.
1852.—Weighs 40 grains, being 24½ grains light.
1852.—Most dangerous counterfeit of this denomination discovered. Contains only 27 cents worth gold; weight and size correct. Cannot be detected by acid test.
1853.—A well-made counterfeit, mostly brass, and heavily gold plated.
1854.—Weighs 33 grains, being 31½ grains light.
1855.—Is 5 grains light
1856.—Is 26 grains light.
1857.—Is 26 grains light.
1857.—Dangerous. Is exact weight of genuine, but trifle thicker and larger in diameter.
1858. } Composed of brass. Reeding and milling good. Trifle too thick. Lettering fair
1860. } on one side, poor on other.
1861.—Weighs 42 grains, and is 22½ grains light.

All above quarter eagles made in mold, composition mostly brass, and heavily plated. Reeding and milling poor, readily detected by light weight.

1862.—Composed of platinum; weighs 64 grains; exceedingly dangerous. Heavily gold plated, detected only by observing edge of coin, when plating is worn, shows platinum underneath.

DOLLARS—LARGE AND SMALL.

Authorized to be coined by Act of March 3, 1849. Weight of genuine dollar is 25.8 grains, fineness 900, and 21.19 carats.

1851.—This counterfeit weighs 17 grains.
1852.— " " " 14 "
1853.— " " " 24 "
1854.— " " " 15 "

Above are small size, made in mold, heavily plated, fair appearance

1856.—This counterfeit weighs 13 grains.
1857.— " " " 14 "
1858.— " " " 18 "
1860.— " " " 18 "
1861.— " " " 15 "

} Composed of silver and plated with gold.

These are composed of brass and bronze, large size, well plated, readily detected; also above small size, by light weight and general appearance.

SOUVENIR GOLD DOLLAR.

Authorized by Act of June 28, 1902. Weight, 25.8 grains; fineness, 900. These two gold dollars—one Jefferson head and one McKinley head—sold for $3 each, and were coined for the Louisiana Purchase Exposition or World's Fair, held at St. Louis, Mo., in 1904. Amount coined in 1902, $75,080; in 1903, $175,178. Total coinage, $250,258.

Authorized by act of April 13, 1904. Weight, 25.8 grains; fineness, 900. These gold dollars sold for $2 each, and were coined for the Lewis and Clark Exposition, held at Portland, Ore. Amount coined in 1904, $25,028; in 1905, $35,041. Total coinage, $60,069.

Counterfeit Silver Coin

STANDARD DOLLARS.

Authorized to be coined by Act of April 2, 1792. Weight of standard silver dollar, 412½ grains, 900 fine, first coined in 1794. Number of old dollars were counterfeited, composition generally being of German silver and brass, and heavily plated; milling and reeding poor.

Bland or standard silver dollar first coined in 1878; fineness, 900; weight in grains, 412½. All dates of this coin extensively counterfeited; composition generally used being lead, pewter, type metal and iron. Made in a mold, and over 100 grains lighter than genuine; readily detected owing to slippery feeling.

A number of very dangerous counterfeits of this coin have been seen recently, which were nearly full weight, averaging from 380 to 410 grains. Composed of antimony and lead, former metal predominating, heavily silver plated. Made in mold; fine general appearance, almost perfect imitation of genuine. The dates of this coin range from 1878 to present time. When coin becomes worn by use, base metal shows beneath plating. Ring trifle imperfect. We warn our patrons against this dangerous counterfeit.

HALF DOLLARS.

Authorized to be coined by Act of April 2, 1792. Weight of genuine half dollar of present issue, 192.9 grains; fineness, 900. Weight prior to 1837 was 208 grains; from 1837 to 1853, 206.25 grains; legal tender for ten dollars. Old issues were extensively counterfeited; composition generally used was German silver and brass, heavily plated; had fair appearance. Of the late issue the country has been flooded with counterfeits of various dates. The most dangerous of these have following dates: 1841, 1842, 1843, 1845, 1849, 1857, 1860, 1861, 1871, 1872, 1875, 1876, 1877, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900. These coins are struck from dies, and made from molds. Metals used are brass, lead, pewter and type metal. Most of these coins are lighter than genuine, and have sharp keen ring, as if containing glass; 1841, 1842, 1872, 1876, 1877 are nearly full weight and size, the last mentioned being a trifle thicker than genuine, and composed largely of brass. Have a very fine appearance, but can be readily detected by milling and reeding, and defective lettering of word "Liberty" on shield of Goddess of Liberty.

In counterfeits of 1894, 1895, 1896, 1897 and 1899, weight, ring and color are equal to genuine, being made of silver. On back shield on breast of eagle imperfect, also words "E Pluribus Unum," letters being irregular, some very indistinct.

The counterfeit of 1898 has the weight, diameter and thickness of genuine coin. Last syllable in "Pluribus" and final "m" in "Unum" on reverse of coin imperfect. Two dies have been used in stamping the reverse side of these coins, which is proven by examining the position of the stars. On some the star touches the last letter "S" in the word "States," while on others it is some distance from it. On the obverse of coin there appears a dot at the top end of the "i" in date "1898," and the nose of figure has flat appearance. Also the figures in "1898" irregular in one die.

QUARTER DOLLARS.

Authorized to be coined by Act of April 2, 1792. Weight of genuine quarter dollar of present issue is 96.45 grains; fineness 900. Prior to 1837 was 104 grains; from 1837 to 1853, 103.125 grains; legal tender for ten dollars. This coin has been very extensively counterfeited of various dates, the most dangerous of which are 1853, 1854, 1855, 1857, 1858, 1860, 1861, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900. Metals generally used, brass, tin, pewter and lead. Made in mold, well plated, calculated to deceive. Reeding and milling usually poor; obverse and reverse not perfect. Counterfeits of this denomination of later date are very inferior, having greasy and slippery feeling, easily detected by any person accustomed to handling money. The counterfeits of 1895 and 1898 have the weight, diameter, thickness and ring of the genuine coin, being made of silver. The most noticeable defect is the words "In God We Trust," on obverse of coin, which on the counterfeit touches the milling of the coin, while on the genuine it does not. On the reverse the "Q" and "R" in "Quarter" are imperfect, and the stars over the eagle are imperfect. The reeding on the outer edge of coin is very well done on these counterfeits.

TWENTY CENTS.

Authorized to be coined by Act of March 3, 1875. Coinage discontinued by Act of May 2, 1878. Weight of genuine twenty-cent piece, 77.16; fineness, 900; legal tender for five dollars. Few counterfeits in circulation; very poor and easily detected.

DIMES.

Authorized to be coined by Act of April 2, 1792. Weight of genuine dime, 38.58 grains; fineness, 900. Weight prior to 1837, 41.7 grains; from 1837 to 1854, 41.25 grains. Legal tender for ten dollars. Counterfeits very numerous. Metals used, brass, pewter and lead. General appearance very poor.

HALF DIMES.

Authorized to be coined by Act of April 2, 1792. Weight of genuine half dime, 19.29 grains; fineness, 900; weight prior to 1837, 20.8 grains; from 1837 to 1853, 20.625 grains; legal tender for five dollars. A few counterfeits of these old dates, exceedingly poor and readily detected.

THREE CENTS.

Authorized to be coined by Act of March 3, 1851. Coinage discontinued by Act of Feb. 12, 1873. Weight of genuine three-cent piece, 11.52 grains; fineness, 900. Legal tender for five dollars. A number of counterfeits of this coin have been seen, fair imitation of genuine, well plated, calculated to deceive.

Silver coins of smaller denominations than $1, if not mutilated, so as to be unfit for circulation, may be presented in sums of $20 or any multiple thereof, to the Treasurer, or any Assistant Treasurer of the United States for redemption in lawful money.

Refuse mutilated Silver and Minor Coins, as there is no provision for their redemption.

FIVE CENTS—NICKEL.

Authorized to be coined by Act of May 16, 1866. This coin has been extensively counterfeited, particularly date of 1875; dangerous counterfeit. Struck from a die, and made of same metal as used by mint. Lettering in words "United States" imperfect, also stars surrounding figure "5." Other counterfeits are very poor, composed of lead and pewter, and made in mold.

THREE CENTS—NICKEL.

Numerous counterfeits of this coin circulated. Made in mold, very poor, easily detected.

CENT—COPPER-NICKEL AND BRONZE.

These coins have been counterfeited to small extent, principally to fill cabinets of numismatics, particularly old dates. Good counterfeits of 1881, 1888, 1892, 1896 and 1897 in circulation. Genuine cent is 90 per cent. copper and 10 per cent. zinc and tin, while counterfeit is all copper, hence darker bronze than genuine.

GOLD COINS OF THE UNITED STATES.

Denominations.	Coinage commenced	Total amount coined to Dec. 31, 1908.	Standard weight, grains.	Weight prior to 1834, grains.	Abrasion allowed, in grains.	Least current weight in grains.	Unless artificially reduced, should continue current.
Double eagle..	1849	$2,193,027,000	516.	...	2.58	513.42	50 years
Eagle.....	1792	445,354,140	258.	270.	1.29	256.71	35 years
Half eagle....	1792	328,203,195	129.	135.	0.64	128.36	20 years
Three dollars.	1853	1,619,376	77.4	...	0.38	77.02	.....
Quarter eagle.	1792	33,823,897	64.5	67.5	0.32	64.18	15 years
Dollar.....	1849	*19,809,664	25.8	...	0.13	25.67	.....

All gold coins of the United States are worth their face value in pure gold. The alloy is never reckoned.

* Includes $250,258 coined in 1902 and 1903 for Louisiana Purchase Exposition and $60,069 coined in 1904 and 1905 for Lewis and Clarke Exposition.

SILVER COINS OF THE UNITED STATES.

Denominations.	Coinage commenced.	Coinage ceased.	Total amount coined to Dec. 31, 1908.	Standard weight, grains.	Amount for which a legal tender.
Standard dollars	1878	....	$570,272,610.00	412.5	Unlimited.
Trade dollars	1873	1887	35,965,924.00	420.	Not a legal tender.
Dollars	1792	1873	8,031,238.00	412.5	Unlimited.
Lafayette dollars	1899	1899	50,000.00	412.5	.....
Half dollars	1792	....	180,206,383.00	192.9	Ten dollars
Columbian half dollars..	1892	1893	2,500,000.00	192.9	Ten dollars
Columbian quarter dollars.	1893	1893	10,000.00	96.45	Ten dollars
Quarter dollars	1792	....	91,908,816.00	96.45	Ten dollars
Twenty cents	1875	1878	271,000.00	77.16	Five dollars
Dimes	1792	....	58,237,582.60	38.58	Ten dollars
Half dimes.....	1792	1873	4,880,219.40	19.29	Five dollars
Three cents	1851	1873	1,282,087.20	11.52	Five dollars

MINOR COINS OF THE UNITED STATES.

Denominations.	Coinage commenced.	Coinage ceased.	Total amount coined to Dec. 31, 1908.	Standard weight, grains.	No allowance for abrasion.	Amount for which a legal tender.	Deviation allowed in coinage, in grains.
Five cents.....	1866	....	$30,692,887.05	77.16		25 cents	2
Three cents.....	1865	1890	941,349.48	30.		25 cents	4
Two cents.....	1864	1873	912,020.00	96.		25 cents	4
Cents.....	1792	....	20,333,080.99	48.		25 cents	4
Half cents.....	1792	1857	39,926.11	...		Not a legal tender	...

Comparison of Expressing the Fineness of Gold in Thousandths, and in Carats.*

500 Fine....12.00	Carats	630 Fine....15.04	Carats	760 Fine....18.08	Carats	890 Fine...21.11	Carats
510 Fine....12.08	Carats	640 Fine....15.11	Carats	770 Fine....18.15	Carats	900 Fine...21.19	Carats
520 Fine....12.15	Carats	650 Fine....15.19	Carats	780 Fine....18.23	Carats	910 Fine...21.27	Carats
530 Fine....12.23	Carats	660 Fine....15.27	Carats	790 Fine....18.31	Carats	920 Fine...22.02	Carats
540 Fine....12.31	Carats	670 Fine....16.03	Carats	800 Fine....19.07	Carats	930 Fine...22.10	Carats
550 Fine....13.07	Carats	680 Fine....16.10	Carats	810 Fine....19.14	Carats	940 Fine...22.18	Carats
560 Fine....13.14	Carats	690 Fine....16.18	Carats	820 Fine....19.22	Carats	950 Fine...22.25	Carats
570 Fine....13.22	Carats	700 Fine....16.25	Carats	830 Fine....19.29	Carats	960 Fine...23.01	Carats
580 Fine....13.29	Carats	710 Fine....17.01	Carats	840 Fine....20.05	Carats	970 Fine...23.09	Carats
590 Fine....14.05	Carats	720 Fine....17.09	Carats	850 Fine....20.13	Carats	980 Fine...23.17	Caarts
600 Fine....14.13	Carats	730 Fine....17.17	Carats	860 Fine....20.20	Carats	990 Fine...23.24	Carats
610 Fine....14.20	Carats	740 Fine....17.24	Carats	870 Fine....20.28	Carats	1000 Fine...24.00	Carats
620 Fine....14.28	Carats	750 Fine....18.00	Carats	880 Fine....21.04	Carats		

* The Carat is subdivided into thirty-two parts, and the fractions above are thirty-seconds, thus: 520 fine—12 15-32 carats.

Value in U. S. Money of One Ounce Troy of Gold, at Different Degrees of Fineness.

500 Fine.....	$10.33.6	630 Fine.....	$13.02.3	760 Fine.....	$15.71.1	890 Fine.....	$18.39.8
510 Fine.....	10.54.3	640 Fine.....	13.23.	770 Fine.....	15.91.7	900 Fine.....	18.60.5
520 Fine.....	10.74.9	650 Fine.....	13.43.7	780 Fine.....	16.12.4	910 Fine.....	18.81.1
530 Fine.....	10.95.6	660 Fine.....	13.64.3	790 Fine.....	16.33.1	920 Fine.....	19.01.8
540 Fine.....	11.16.3	670 Fine.....	13.85.	800 Fine.....	16.53.7	930 Fine.....	19.22.5
550 Fine.....	11.36.9	680 Fine.....	14.05.7	810 Fine.....	16.74.4	940 Fine.....	19.43.1
560 Fine.....	11.57.6	690 Fine.....	14.26.3	820 Fine.....	16.95.1	950 Fine.....	19.63.8
570 Fine.....	11.78.6	700 Fine.....	14.47.	830 Fine.....	17.15.8	960 Fine.....	19.84.5
580 Fine.....	11.99.	710 Fine.....	14.67.7	840 Fine.....	17.36.4	970 Fine.....	20.05.2
590 Fine.....	12.19.6	720 Fine.....	14.88.4	850 Fine.....	17.57.1	980 Fine.....	20.25.8
600 Fine.....	12.40.3	730 Fine.....	15.09.	860 Fine.....	17.77.8	990 Fine.....	20.46.5
610 Fine.....	12.61.	740 Fine.....	15.29.7	870 Fine.....	17.98.4	1000 Fine.....	20.57.2
620 Fine.....	12.81.7	750 Fine.....	15.50.4	880 Fine.....	18.19.1		

N. B.—When there is an intermediate degree of fineness, a short calculation is necessary. For every one-thousandth, add 2.07 cents per ounce for gold. Thus, one ounce of gold at 992 fine—$20.50.6.

The following is a test for determining whether a coin is good or bad. Use liquids as near edge of suspected coin as possible, as that is part most worn. A drop of preparation will have no effect on genuine coin, while it can be plainly seen on the counterfeit. Heavily plated coins should be scraped slightly before using.

TEST FOR GOLD.

Strong Nitric Acid, 6½ drachms.
Muriatic Acid, ¼ drachm, or 15 drops.
Water, 5 drachms.

TEST FOR SILVER.

24 grains Nitrate of Silver.
30 drops Nitric Acid.
1 ounce Water.

The above tests should conform with *Diameter, Thickness* and *Weight,* tests used at Mint.

Current Values of Foreign Gold, Silver, and Bank Notes—
Monthly (subject to fluctuations)

ESTABLISHED 1878

CORRESPONDENTS IN ALL PARTS OF THE GLOBE

J. LEHRENKRAUSS & SONS

Foreign Bankers and Money Brokers

379 Fulton St., Oppo. Boro. Hall and Subway Station Brooklyn-New York

CABLE PAYMENTS
DRAFTS
FOREIGN MONEY
LETTERS OF CREDIT

...Official Steamship Ticket Agents for Practically all Important Ocean Lines...

UNITED STATES.

GOLD.

California Quintuple Eagle	$70-100
Double Eagle	20 00
Eagle	10 00
Half Eagle	5 00
Quarter Eagle	2 50
Three Dollars	3 50
One Dollar	1 70

SILVER.

Subsidiary mutilated Silver, per oz....nominal	$0 45
Standard Silver Dollars.	Par
Trade Dollars...nominal	60
Half Dollar	50
Quarter Dollar	25
Twenty Cents	20
Dime	10
Half Dime	05
Three Cents	03
Lafayette Dollars	2 00
Phil. Is. Notes and Silver, small, per $1....	40
Panama, Silver, per $1.	45
Porto Rico, Bank Notes, per $1	95

AUSTRIA.

GOLD.

Quadruple Ducat	$8 80
One Ducat	2 20
4 Florins (10 Francs)...	1 92
8 Florins (20 Francs)...	3 35
20 Korona	4 00
10 Korona	2 00

SILVER.

Specie Dollar	$0 60
One Florin	37
One Korona	19

BANK NOTES.

	Nominal
1000 Korona	$203 00
100 Korona	20 30
50 Korona	10 15
20 Korona	4 06
10 Korona	2 03

BELGIUM.

Gold and Silver same as France.

NOTES.

20 Francs	$3 80
50 Francs	9 50
100 Francs	19 00
500 Francs	95 00
1000 Francs	190 00

BRAZIL.

GOLD.

20 Milreis	$10 30
10 Milreis	5 40

SILVER.

	Nominal
2 Milreis	$0 40
Milreis	20
500 Reis	10

BANK NOTES.

	Nominal
1000 Reis	$0 25

BRITISH COLONIES.

GOLD.

Newfoundland, $2	$1 95

BANK NOTES.

Australian, £1	$4 50
$5.00, British Guiana	4 75
New Zealand, £1	4 50
New Zealand £5	22 50
New Zealand, £10	45 00
South Africa, £1	4 60
Jamaica, 1£	4 60
Barbados, $5	4 75
Trinidad, $5	4 75

SILVER.

Straits Settlement (old).	$0 88
Straits Settlement (new)	27

CANADA.

Bank Notes	99-99½

SILVER.

Canada, 50 Cents	$0 48
Canada, 25 Cents	24
Canada, 20 Cents	19
Canada, 10 Cents	09
Canada, 5 Cents	04

In lots at 98½c. per Dollar.

CENTRAL AND SOUTH AMERICA.

GOLD.

Doubloon	$15 50
Half Doubloon	7 75
Pistole	3 87
Half Pistole	1 90
One-Fourth Pistole	95
Four Escudos	7 75

SILVER.

Eight Reals ....Nominal	$0 40
Four Reals ....Nominal	20
Two Reals .....Nominal	05
One Real .....Nominal	03

Guatemala, Nicaragua, Honduras, Salvador.

SILVER.

Peso and divisions.	$0 40

Ecuador.

Sucre and divisions.	$0 40

CHILI.

GOLD.

Doubloon	$15 50
Pistole	3 87
Escudo (5 Pesos)	1 80
Doubloon (10 Pesos)	3 60
Condor (20 Pesos)	7 20

SILVER.

Peso and divisions.	$0 35

BANK NOTES.

1 Peso	$0 15

PERU.

GOLD.

Doubloon	$15 50
Pistole	3 85
Five Sols	4 75
Twenty Sols	19 10
Libra	4 80

SILVER.

	Nominal
One Sol	$0 40
One-half Sol	20
One-fifth Sol	07
One-tenth Sol	03

VENEZUELA.

Gold, per Peso	$0 90-95
Silver, per Peso	35

ARGENTINE REPUBLIC.

Bank Notes, per Peso	$0 88
Gold, per Peso	90-95
Silver, per Peso	35

BOLIVIA.

Gold (Doubloon)	$15 25
Silver, per Peso	35

URUQUAY.

Bank Notes	50
Silver, per Peso	40

CHINA—HONG KONG.

BANK NOTES.

$5	$2 25

COLOMBIA.

Bank Notes	Worthless

GOLD.

Double Condor	$19 15
Condor	9 55

SILVER.

Peso and divisions.	$0 40

COSTA RICA.

GOLD.

10 Pesos	$8 30
5 Pesos	4 15
2 Pesos	1 66
1 Peso	83
Doubloon	14 11
½ Doubloon	7 05
¼ Doubloon	3 52
⅛ Doubloon	1 76
1/16 Doubloon	88
20 Colons	9 80
10 Colons	4 65
5 Colons	2 87
2 Colons	93

ENGLAND.

GOLD.

Five Sovereigns	$24 25
One Sovereign	4 85
Half Sovereign	2 42
One Guinea	6 00
Half Guinea	3 00

SILVER.

Crown	$1 20
Half Crown	60
Two Shillings, or 1 Florin	48
One Shilling	24
Sixpence	12
Four Pence	08
Three Pence	05
Two Pence	04
Per £	4 82

BANK NOTES.

£5	$24 25
£10	48 50
£20	97 00
£50	242 50
£100	485 00
Irish	4 85
Scotch	4 85

EGYPT.

Bank Notes, per £	$4 80
Gold (Sequin)	4 80
Silver (20 Piaster)	80-85

FINLAND.

GOLD.

20 Markkaa	$3 84
10 Markkaa	1 92

SILVER.

2 Markkaa	$0 86
1 Markkaa	18
50 Penni	06
25 Penni	03

BANK NOTES.

1000 Markkaa	$190 00
500 Markkaa	95 00
100 Markkaa	19 00
20 Markkaa	3 80
5 Markkaa	95

FRANCE.

GOLD.

100 Franc Piece	$19 25
Louis d'Or	4 50
Five Francs	96

Ten Francs	1 92
Twenty Francs	3 84
SILVER.	
Five Francs	$0 95
Two Francs	36
One Franc	18
Half Franc, 50 Centimes	09
Twenty Centimes	03
BANK NOTES.	
50 Francs	$9 62
100 Francs	19 25
500 Francs	96 25
1000 Francs	192 50

GERMANY.

GOLD.	
Twenty Marks	$4 73
Ten Marks	2 36
Five Marks	1 18
Ten Thalers	7 80
Five Thalers	3 90
Two and a Half Thalers	1 95
Fred. d'Or	3 90
Double Fred. d'Or	7 80
Caroline	4 75
Ducat	2 20
Five Guilders	1 95
Quintuple Ducat	11 00
SILVER.	
Five Marks	$1 15
Two Marks	46
One Mark	23
50 Pfennig (½ Mark)	11
10 Pfennig	02
5 Pfennig	01
Thaler (called)	
Double Thaler (called)	
Double Guilder (called)	
In lots, 23¾ per Mark.	
BANK NOTES.	
5 Marks	$1 18
10 Marks	2 36
20 Marks	4 73
50 Marks	11 80
100 Marks	23 60
500 Marks	118 00
1000 Marks	236 00

GREECE.

GOLD.	
Twenty Drachmas	$3 85
SILVER.	
Five Drachmas	$0 90

HOLLAND.

GOLD.	
Ten Guilders	$3 90
Five Guilders	1 07
SILVER.	
1 Guilders	$1 14
½ Guilders	95
¼ Guilder	38
Rix Dollar	80
BANK NOTES.	
10 Guilders	$4 00
50 Guilders	20 00
100 Guilders	40 00
300 Guilders	120 00
1000 Guilders	400 00

INDIA.

GOLD.	
Mohur	$7 10
SILVER.	Nominal
One Rupee	$0 25
Half Rupee	10
Quarter Rupee	06
BANK NOTES.	Nominal
5 Rupees	$1 30
10 Rupees	2 80
20 Rupees	5 60
100 Rupees	29 00

ITALY.

GOLD.	
100 Lire	$19 25
and divisions.	
SILVER.	
5 Lire	$0 92
2 Lire	36
1 Lire	18
One-half Lire	09
BANK NOTES.	Nominal
5 Lire	$0 96
10 Lire	1 93
20 Lire	3 86
50 Lire	9 65
100 Lire	19 30
500 Lire	96 50
1000 Lire	193 00

JAPAN.

GOLD.	
5 Yen (new)	$2 47
20 Yen "	9 90
SILVER.	
5 Sen (new)	$0 62
50 Sen "	25
NOTES.	
1 Yen	$0 45
10 Yen	4 50
100 Yen	45 00

MEXICO.

GOLD.	
Doubloon	$15 52
Half Doubloon	7 75
Quarter Doubloon	3 85
Sixteenth Doubloon	95
Twenty Pesos (old issue)	19 50
Ten Pesos " "	9 75
Five Pesos " "	4 87
Two and one-half Pesos	2 43
Twenty Pesos (new issue)	9 75
Ten Pesos " "	4 87
Five Pesos " "	2 43
Two and one-half Pesos	1 21
SILVER.	Nominal
One Peso	$0 45
Mexican Sun Dollar	45
Maximilian Dollar	44
Half Mexican	20
Quarter Mexican	10
Tenth Mexican	03
Bank Notes (Banco Nacional)	45
Bank Notes (outside banks)	44

PORTUGAL.

GOLD.	
Crown	$10 50
Half Crown, 5 Milreis	5 25
Fifth Crown, 2 Milreis	2 10
Tenth Crown, 1 Milreis	1 05
SILVER.	
300 Reis	$0 40
200 Reis	16
100 Reis	08
50 Reis	04
BANK NOTES.	
500 Reis	$0 45
1000 Reis	90
2500 Reis	2 25
5000 Reis	4 50
10000 Reis	9 00
20000 Reis	18 00
50000 Reis	45 00
100000 Reis	90 00

ROUMANIA.

Gold same as France.

NOTES.	
20 Lei	$3 74
100 Lei	18 70
1000 Lei	187 00

RUSSIA AND POLAND.

GOLD.	
Six Rubles, Platina	$4 60
Five Rubles, Gold, old	3 85
Fifteen Rubles	7 70
Seven and a Half Rubles	3 85
Ten Rubles	5 10
Five Rubles	2 55
SILVER.	
One Ruble	$0 47
One-half Ruble	22
25 Kopecs	09
20 Kopecs	07
15 Kopecs	05
10 Kopecs	03
BANK NOTES.	Nominal
1 Ruble	$0 51
3 Rubles	1 53
5 Rubles	2 55
10 Rubles	5 10
25 Rubles	12 75
100 Rubles	51 00
500 Rubles	255 00

SPAIN.

GOLD.	
Doubloon	$15 52
Half Doubloon	7 75
Four Piasters	3 89
Pistole	3 89
Half Pistole	1 94
Quarter Pistole	97
25 Pesetas	4 78
SILVER.	Nominal
Spanish Pillar Dollar	$0 40
Half Spanish Dollar	20
Spanish Quarters, new	12
Five Pesetas	65
Twenty Reals	40
Pistareen	05
Half Pistareen	02
BANK NOTES.	Nominal
1000 Pesetas	$160 00
500 Pesetas	80 00
100 Pesetas	16 00
50 Pesetas	8 00
25 Pesetas	4 00

SWITZERLAND.

Gold same as France.

SILVER.	
5 Francs	$0 90
2 Francs	36
1 Franc	18
NOTES.	
50 Francs	$9 50
100 Francs	19 00
500 Francs	95 00
1000 Francs	190 00

SWEDEN, NORWAY AND DENMARK.

GOLD.	
Twenty Kroners	$5 20
Ten Kroners	2 60
Ducat	2 20
SILVER.	
Specie Dollar (called in)	
One Rigsdaler (called in)	
One Kronor	$0 25
One-half Kronor	12
One-quarter Kronor	06
One-tenth Kronor	02
In lots, 25½ per Kronor.	
BANK NOTES.	
1 Kronor	$0 26
5 Kronors	1 32
10 Kronors	2 65
50 Kronors	13 25
100 Kronors	26 50
500 Kronors	132 50
1000 Kronors	265 00

TURKEY.

GOLD.	
500 Piasters	$21 90
250 Piasters	10 95
100 Piasters	4 38
50 Plasters	2 19
25 Piasters	1 09
SILVER.	
20 Piasters	$0 40
10 Piasters	20
5 Piasters	10
2 Piasters	04
1 Piaster	02
NOTES.	
Trk. £1	$4 00
Trk. £5	21 00
Trk. £20	86 00
Trk. £100	430 00

Issued by the Imperial Ottoman Bank.

Stolen United States Bonds

Registered Bonds of the following Acts, numbers and denominations are caveated upon the books of the Treasury Department on February 1, 1909, viz:

Act of June 7, 1836, *Spanish Indemnity Certificate.*

$76.34—73.

$189.70—614.

$37.68—729.

$1,062.44—1124.

Act of January 28, 1847.

$200 each—1620 1710 2132 2270 2271 2455.

$300 each—1257 1697 1698 1699.

$500 each—2987 3085.

$1,000 each—7422 7598 7599 8430.

$5,000 each—3044.

Act of February 8, 1861.

$1,000 each—43 44 2749 5221 6125.

$5,000 each—2280.

Act of March 2, 1861—*Oregon War.*

$50 each—270.

$100 each—276 682.

$500 each—1089.

Act of July 17, 1861.

$50 each—1267.

$100 each—30 31 888 5928 5930 6451.

$500 each—933 1394 1867 4303.

$1,000 each—2463 2533 6833 6861 8081 8713 9102 11429 18114 20341 23670 26541 26542 26543 26544 29278 29413 29414 30259 30260 36901.

$5,000 each—6195 8438 8761 10860.

$10,000 each—9276 to 9279 and 9282 to 9295 11138 11452 12800.

Act of July 17, 1861, *Continued at 3½ Per Cent.*

$100 each—14457 16232.

$500 each—10472 10915.

$1,000 each—50879 50880 54259 54260 54261 54262 54545 54546 54547.

$5,000 each—17254.

$10,000 each—35208.

Act of February 25, 1862.

$50 each—1177.

$100 each—1299 1749 1750 2787 3547 3549 4627 4931 5021 5168 5169 5170 6029 6030 6662 6663 7527 7528 8397 9500 14113 14114 14201.

$500 each—375 1273 3460 4323 7636 7921 8051 8430.

$1,000 each—2633 2634 3310 5893 9023 9024 9025 9026 9027 9028 12110 12111 14243 20320 20321 20322 20323 20324 20325 20326 20327 20377 20378 23429 23430 23431 23559 23560 24150 26490 26491 26492 26493 27666 27780 27781 27782 32721 32832 33192 33324 34814 34815 37910.

$5,000 each—323 1635 3796 9587.

$10,000 each—318 12813.

Act of March 3, 1863.

$50 each—99.

$100 each—3460.

$500 each—388 389.

$1,000 each—234 235 236 3066 9541 9542 9543 9544 10185 10896.

$10,000 each—4605 4606.

Act of March 3, 1864, 10-40's.

$50 each—960.

$100 each—1582 1583 1584 1585 7405 8977 8978 10794 10795 10796.

$500 each—5834.

$1,000 each—1785 2493 13247 13248 16109.

$5,000 each—6329 7696 7697.

$10,000 each—8744 to 8763 inclusive, 11658 18903 to 18942 inclusive.

Central Pacific Railroad, 1869's.

$1,000 each—2837.

Central Pacific Railroad, 1868's.

$1,000 each—959.

$5,000 each—310.

Central Branch Union Pacific Railroad, 1867's.

$1,000 each—532.

Union Pacific Railroad, 1868's.

$5,000 each—1465.

$10,000 each—1864.

Act of June 30, 1864.

$100 each—1502 1503 1504.

$500 each—709 1699.

$1,000 each—4143 4144 7813 7814 7815 7816 8801 10450.

$5,000 each—2275.

Act of March 3, 1865 *May and November.*

$100 each—389 390 2405 2406 4738.

$500 each—839 871 2998 3719.

$1,000 each—645 646 798 2544 3579 7842 7843 13836 13837.

Act of March 3, 1865—*July,* 1865, *Consols.*

$50 each—1211 1212 1242 1244 1245 1246.

$100 each—946 1008 2383 2384 2385 2619 12229 12231 13767 13768 13769 13774 14256 14288 15604 15605 15692 15693 15694.

$500 each—1905 1906 1985 2047 7013 8597 8598 8646.

$1,000 each—1293 3489 6331 14372 16331 16332 16959 16960 17004 17005 18878 18879 18880 20033 22436 22437 22438 22439 22440 22441 22442 22443 22444 22445 22446 22447 22448 22449 25234 25235 28157 28158 30517 30690 31021 31303 31304 36717

$5,000 each—461 2667 2668 4987.

Act of March 3, 1865—1867, *Consols.*

$50 each—353 2444 2654.

$100 each—588 589 590 591 1445 2751 2752 2753 2776 2777 3528 6687 7323 7324 8392 8393 14722 14723 15391 16069 16071 20801 22261 22262 22263 22264.

$500 each—999 1968 1982 3515 3964 4914 5162 5347 6255 6256 6257 6258 7102 8208 8255 9446 9788 10854.

$1,000 each—3357 3358 5959 11103 11104 11105 11624 11646 11654 12208 12211 12214 12215 12506 12689 12690 12691 14316 14317 14318 14319 14320 14321 14322 14323 14324 14325 16413 18937 18938 23830 23831 23832 23833 30748 33463 36642 42500

$5,000 each—182 503 12236.

Act of March 3, 1865—1868, *Consols.*

$500 each—355 1291 1313 1518 1527 1748.

$1,000 each—1062 1287 1288 2828 4772 4777 4846 4847 5558 5561 5868.

$5,000 each—1280 1299.

$10,000 each—204 206 207 208 209 225.

Act of July 14, 1870 5 *Per Cent. Funded Loan.*

$100 each—792.

$500 each—4203.

$1,000 each—871 3248 4711 4712 17880 17881.

STOLEN UNITED STATES BONDS—Continued

$5,000 each—12194.

$10,000 each—13486 to 13495 inclusive, 18038 18081.

$50,000 each—165 166 643 644 645 646 737 738.

Act of July 14, 1870, 5 *Per Cent. Funded Loan, Continued at 3½ Per Cent.*

$100 each—8010 8011 8587.

$500 each—3846 4074 5602.

$1,000 each—17434.

Act of July 14, 1870, 4½ *Per Cent. Funded Loan.*

$50 each—144 2235.

$100 each—2566 2567 2573 2574 8583 13657 14388 14389 14390 14548 14549 16828 17244 17591 17592 18051 18052 18053 18054 21351 23466 23467 28078 32887 32888 33349.

$500 each—319 680 3462 3585 3586 4846 6823 7283 7392 7460 7728 8079 8301 11510 11597.

$1,000 each—3976 3977 3978 5566 14327 16884 19820 19821 21161 22792.

$5,000 each—9733.

Act of July 14, 1870, 4 *Per Cent. Funded Loan.*

$50 each—1147 2148 3041 3074 3123 3681 4611 8575 9636 9709 10729 11140 11189 11581 14296 15645 16092 16257 16281 17617 20164 20283 20292 22222 22860 23468 25892 26737 26754 28317 28546 29164 32529.

$100 each—330 331 2432 2562 2924 2925 3211 4542 4543 4557 8868 886 8870 8871 10058 10060 10820 10821 10822 10823 12473 12474 12475 12476 13624 13625 14259 14260 14439 14649 14789 14790 16036 16344 16345 21438 21554 22374 23125 25147 25148 25280 25973 26331 26786 28507 28508 28509 28510 33396 33397 35697 35766 35767 35768 35769 37515 39683 39684 40162 40163 40164 40165 40166 40729 40730 40731 40732 41010 41011 42283 43485 43486 43487 44769 44803 44804 44805 44806 44807 45369 45370 45372 45373 45606 46241 47857 48610 48611 48612 50571 50572 52442 54297 54482 54685 55115 55116 58273 58274 58850 60272 63202 63944 63945 65662 68449 68450 71011 71012 71013 71014 71015 71016 71017 71018 73360 73361 73362 74349 77898 78183 80016 80859 80860 83867 83868 83869 83870 86626 86627 86628 89187 89188 89336 89337 89338 90341 90342 91288 93293 93425 93426 94560 94708 97882 97883 98903 98904 98905 99044 99045 99046 99047 100770 101010 101241 101242 101243 101244 104256 104635 104636 105255 105621 105791 105792 106935 106936 107099 107190 107192 107,193 110208 111415 116607 116666 116667 117355 118276 118283 120636 120759 122086 122256 122257 122290 122291 122292 122293 124516 124517 124518 125009 125010 125011 126322 126432 126433 130607 131488 131592 131593 136842 137203 137206 137207 137208 137209 139067 139068 139069 139070 139173 139174 139175 139176 140470 141198 141406 141694 143766 144647 144648 144738 144739 149680 149681 151069 155905 155906 155907 157028 157029 159221 159222 159503 159504 160210 160211 163597 163598 163616 163718 164443 164444 166319 166320 166321 167627 168792 177933 179445 182268 183314 183315 183316 185502 185820 185821 187543 189689 189690 189691 190030 192282 193485 193486 193487 193488 197063 197064 197065 197066 198375 198376 198709

$500 each—2114 2871 2872 3988 6619 7252 7949 8286 10871 11343 12927 12959 13249 13479 13700 13827 14261 14268 14284 16740 16741 16826 16827 16828 16829 17253 18810 18811 19339 19959 20743 22125 22559 23016 23734 24270 25071 26128 26656 26985 27444 29302 30236 32572 34285 34897 36028 36072 36156 36241 37450 37484 38076 39008 40142 41099 41633 41639 41640 41641 41642 41825 42741 42846 43893 45716 51641 53224 53466 53467 53468 53469 53470 53471 53472 53473 54623 57413 57465 58001 61041 61511 61512 63320 63413 63414 63769 66063 66308 68426 69094 69168 69169 69170 69171 69172 69173 69174 69175 69176 69177 69178 69179 70217 72510 72511 72512 72513 72514 72515 72543 73197 76390 78717 80815 83164 85933 89480 89895

$1000 each—632 1907 1908 1909 1910 1911 1912 6092 6093 6094 9104 10663 10664 11457 13646 13832 14275 14276 14277 14278 15809 16506 16795 21147 21353 22099 22259 24487 24923 24924 24925 25094 25095 25096 25097 25098 25099 26403 29800 29801 29802 29821 29822 29823 29824 29825 29826 29827 29828 29829 29830 29831 29832 29833 29834 33561 35293 36358 38331 41157 42465 42695 43595 44578 45032 45061 47563 51529 52357 52858 52859 55593 55594 56520 60980 62758 62759 62760 66628 67010 68519 68520 68830 69048 69049 72420 72421 73184 77463 78575 81567 81670 81671 81954 81955 81956 81957 85006 87000 90433 90434 90435 90436 90437 90438 90439 90440 90441 90444 90445 90446 90447 90448 90449 90450 90451 90452 90453 90454 90455 90456 90457 93331 93332 93333 93334 98375 99034 100180 103796 1068 107523 112196 112197 114829 114830 115400 115578 118673 118674 120686 124619 125607 126182 131629 136779 145189 179103 183140 193072 193073 193074 199345 199346 199347 199348 199495 211356 211456 214721 2 4722 214723 220327 220328 220329 221427

$5000 each—4927 7599 10645 14058 16720 17182 18267 19057 19109 21998 31242 34970 34973 36730 36731 36732 36733 36734 36735 36736 36737 36738 36739 39359 43791 46725 47214.

$10,000 each—1971 to 2000 inclusive, 2883 10307 32991 54290 59167 82646 100076 107284.

Act of July 12, 1882, 3 *Per Cent.*

$50 each—Original Nos. 688 to 696, inclusive.

$100 each—Original Nos. 1949 2790 4537 4538 4539 4540 4668 5299.

$500 each—Original No. 2013.

$1,000 each—Original Nos. 16216 18647 18648.

Act of January 14, 1875, 5 *Per Cent. of* 1904.

$50 each—Original No. 537.

$100 each—Original Nos. 11933 11934 11935 11936 11937.

$1,000 each—Original Nos. 20497 20498 20753 20754 20755 20756 20839.

Act of January 14, 1875, 4 *Per Cent. of* 1925.

$100 each—1646 5136.

$500 each—Original No. 1704.

$1,000 each—Original Nos. 10086 19155 28989 28990.

Act of June 13, 1898, 3 *Per Cent.*

$20 each—Original Nos. 613 827 828 1673 1674 1675 1899 2079 2080 2081 2082 2083 2084 2085 2086 2087 2088 2089 3420 6210 6211 6212 6487 6488 6489 6683 7896 7897 8013 8014 8825 8826 9429 9520 9521 9522 10346 10347 10348 12699 13065 13066 13067 13068 13069 13070 13628 13861 13862 13863.

$100 each—Original Nos. 1180 1227 2603 2604 3888 4788 4789 4790 4791 4839 4840 4841 7627 8267 8268 8340 8341 9038 9039 10001 10393 11249 11250 12288 12762 12778 12823 12824 12825 12826 12827 13987 14076 14571 14572 14573 14574 14575 14576 14577 14578 15903 15904 15905 16281 16297 16298 16299 16300 16301 18134 18135 18136 18137 19160 19209 19210 19211 19998 20196 20623 21504 21523 21880 21881 21882 21883 21884 24820 24821 24822 25430 25431 25432 25433 25434 25435 26545 26576 26925 28073 28074 28256 28290 29253 29254 29484 29971 29972 29973 29974 38085 43059 43060 43061 43062 43063 46435 46436 46437 46438 48322 50735 50736 50737 52884 53867 53868 55160.

$500 each—Original Nos. 712 2257 3252 3304 3535 4353 4539 5548 7739 7901 8493 8757 9271 9395 9396 9419 9753 10076 12276 12606 13127 13920 14302 14317 14318 15620 15632 15758 16431 16932 19602 19972 20051 20847 21673 23661 25405 25631 25632 28531 28860 28877 30928 31071 34648 34649.

$1,000 each—2493 2860 2861 3455 3821 4203 4610 4611 4612 4613 5858 7419 11327 23623 23,624 23625 23626 25091 26745 34507.

$5,000 each—Original Nos. 1274 1275 1276 1277 1278 3904.

Gold Certificates, Act of March 14, 1900.

$10,000 each—Original Nos. 675 677 678 16454 17705.

Act of March 14, 1900, 2 *Per Ct. Consols of* 1930.

$100 each—10565 10566.

$500 each—3012 3013 3014 3015 3016.

$10,000 each—30459 63257.

Portraits and Vignettes on all the Series of United States Notes, Treasury Notes, Silver Certificates and Gold Certificates issued by the United States Government.

UNITED STATES NOTES.

$1.—Portrait of Chase on 1862 and 1863.
1.—Portrait of Washington on 1869, 1874, 1875, 1878 and 1880.
2.—Portrait of Hamilton on 1862 and 1863.
2.—Portrait of Jefferson on 1869, 1874, 1875, 1878 and 1880.
5.—Portrait of Hamilton on 1861 (Demand), 1862 and 1863.
5.—Portrait of Jackson on 1869, 1875, 1878, 1880 and 1907.
10.—Portrait of Lincoln on 1861 (Demand), 1862 and 1863.
10.—Portrait of Webster on 1869, 1875, 1878 and 1880.
10.—Portrait of Lewis & Clark, Vignette of Buffalo, on 1901.
20.—Vignette of Liberty on 1861 (Demand), 1862 and 1863.
20.—Portrait of Hamilton on 1869, 1875, 1878 and 1880.
50.—Portrait of Hamilton on 1862 and 1863.
50.—Portrait of Clay on 1869 and 1874.
50.—Portrait of Franklin on 1874, 1878 and 1880.
100.—Vignette of Eagle on 1862 and 1863.
100.—Portrait of Lincoln on 1869, 1875, 1878 and 1880.
500.—Portrait of Gallatin on 1862 and 1863.
500.—Portrait of Adams on 1869.
500.—Portrait of Mansfield on 1874, 1875, 1878 and 1880.
1000.—Portrait of Morris on 1862 and 1863.
1000.—Portrait of Clinton on 1869, 1875, 1878 and 1880.
5000.—Portrait of Madison on 1869, 1875 and 1880.
10000.—Portrait of Jackson on 1869, 1875 and 1880.

TREASURY NOTES.

$1.—Portrait of Stanton on 1890 and 1891.
2.—Portrait of McPherson on 1890 and 1891.
5.—Portrait of Thomas on 1890 and 1891.
10.—Portrait of Sheridan on 1890 and 1891.
20.—Portrait of Marshall on 1890 and 1891.
50.—Portrait of Seward on 1891.
100.—Portrait of Farragut on 1890 and 1891.
500.—Portrait of Sherman on 1891.
1000.—Portrait of Meade on 1890 and 1891.
There were none issued of 1890 on $50 and $100.

SILVER CERTIFICATES.

$1.—Portrait of Martha Washington on 1886 and 1891.
1.—Allegorical (Martha and George Washington on back) on 1896.
1.—Vignette of Eagle on 1899.
2.—Portrait of Hancock on 1886.
2.—Portrait of Windom on 1891.
2.—Allegorical (Fulton and Morse on back) on 1896.
2.—Portrait of Washington on 1899.
5.—Portrait of Grant on 1886 and 1891.
5.—Allegorical (Grant and Sherman on back) on 1896.
5.—Vignette of Indian (Onepapa) on 1899.
10.—Portrait of Morris on 1880.
10.—Portrait of Hendricks on 1886, 1891 and 1908.
20.—Portrait of Decatur on 1880.
20.—Portrait of Manning on 1886 and 1891.
50.—Portrait of Everett on 1880.
100.—Portrait of Monroe on 1880 and 1891.
500.—Portrait of Sumner on 1880.
1000.—Portrait of Marcy on 1880 and 1891.
Only one package of 1,000 sheets, four notes to a sheet, were printed, making an amount of $4,000,000.

GOLD CERTIFICATES.

$10.—Portrait of Hillegas on 1907.
20.—Portrait of Garfield on 1882.
20.—Portrait of Washington on 1906.
50.—Portrait of Wright on 1882.
100.—Portrait of Benton on 1882
500.—Portrait of Lincoln on 1882.
1000.—Portrait of Hamilton on 1882
1000.—Portrait of Hamilton on 1907.
5,000.—Portrait of Madison on 1882.
10000.—Portrait of Jackson on 1888.

Dominion of Canada

DEPARTMENT OF FINANCE

Minister of Finance and Receiver-General.....Hon. William Stevens Fielding
Deputy of the Minister of Finance and Receiver-General.....J. Mortimer Courtney
Comptroller of the Currency.....Lt.-Colonel Fred. Toller
Assistant Receiver-General, Toronto, Ont.....D. Creighton
Assistant Receiver-General, Montreal, Que.....The City and District Savings Bank
Assistant Receiver-General, Halifax, N. S.....Isaac N. Mathers
Assistant Receiver-General, St. John, N. B.....H. D. McLeod
Assistant Receiver-General, Charlottetown, P. E. I.....Percy Pope
Assistant Receiver-General, Winnipeg, Man.....H. M. Drummond
Assistant Receiver-General, Victoria, B. C.....J. H. MacLaughlin

CANADIAN CURRENCY

The system of paper money of Canada is similar to that of the United States, consisting of Dominion of Canada notes, which now amount to $60,000,000, while the note circulation of the different banks amount to about $75,000,000, the whole volume being subject to contraction or expansion, as circumstances may warrant.

PROVINCE OF CANADA—Bills: $1, $2, $5, $10, $20, $50, $100, $500, $1,000—recalled from circulation.
DOMINION OF CANADA—Scrip, 25 cents. Bills: $1, $2, $4, $50, $100, $500, $1,000, $5,000.
DOMINION OF CANADA—$5.00, $10.00, $20.00—retiring.

Some issues of "Dominion of Canada" Bills are printed on the back "Payable at Toronto, Montreal, St. John, Halifax, Winnipeg, Charlottetown, or Victoria," but later issues have engraved, through the center of the green or brown printed design on the back, the words "DOMINION OF CANADA," and are redeemed by any of the Assistant Receivers-General throughout the Dominion.

Newfoundland is not in the Dominion of Canada, but all other Bills of Banks in the Dominion are now received at par in all portions of the Dominion, but subject to a discount by Brokers in the United States, the highest rates prevailing in the winter months and at points most distant from place of issue or redemption.

THE NATIONAL COUNTERFEIT DETECTOR, on the following page, gives a list of Parent Banks in business in the Dominion of Canada for the protection of all its subscribers from doubtful, broken and worthless institutions, which previously existed in the Provinces, their bills being still in circulation and used by dishonest persons. These parent banks have branches in other sections of Canada, and bills of smaller denominations than fives were formerly issued.

Banks Merged Into Other Banks

Commercial Bank of Canada, merged into the Merchants' Bank of Canada, Montreal. Bills of the former redeemed by the latter.

Commercial Bank of Windsor, Windsor, N. S., merged with Union Bank of Halifax, N. S.

Crown Bank of Toronto, Ont., merged with the Northern Bank, Winnipeg, Man., under name of Northern Crown Bank.

Gore Bank of Niagara, Hamilton, Ont., merged into the Canadian Bank of Commerce, Toronto, Ont. Bills of the former redeemed by the latter.

Halifax Banking Co., Halifax, is now Canadian Bank of Commerce.

La Banque Jacques Cartier, Montreal, is now La Banque Provinciale du Canada, Montreal.

Merchants' Bank of Prince Edward Island, Charlottetown, P. E. I., is now the Canadian Bank of Commerce, Toronto, Ont.

Merchants' Bank of Halifax, N. S., changed name to the Royal Bank of Canada.

Niagara District Bank, St. Catherine's Ont., merged into Imperial Bank of Canada, Toronto, Ont. Bills of the former redeemed by the latter.

Ontario Bank, Toronto, Ont., is now Bank of Montreal, Montreal.

People's Bank of New Brunswick, Frederictown, N. B., is now the Bank of Montreal, Montreal, P. Q.

People's Bank of Halifax is now Bank of Montreal, Montreal.

Sovereign Bank of Canada, Montreal, P. Q., chartered in 1901. The obligations and a majority of branches were taken over by a dozen other chartered banks.

St. Lawrence Bank, Toronto, Ont., merged into the Standard Bank, Toronto, Ont. Bills of the former redeemed by the latter.

St. Stephen's Bank, St. Stephen, N. B., absorbed by The Bank of Montreal, Montreal, P. Q.

Union Bank of Prince Edward Island, Charlottetown, P. E. I., merged Oct. 3, 1883, into Bank of Nova Scotia, Halifax, N. S. Bills of former redeemed by latter.

Western Bank of Canada, merged with the Standard Bank.

Chartered Banks in the Dominion of Canada

Following is a list of chartered banks in the Dominion of Canada and the counterfeit bills on same are shown by denomination:

ONTARIO

Head Office.	Name.	Bills Counterfeited.
Hamilton	Bank of Hamilton	
Oshawa	Western Bank of Canada (See Page 57)	
Ottawa	Bank of Ottawa	
Toronto	Bank of Toronto	$5, $10
"	Canadian Bank of Commerce	$5, $10
"	Crown Bank of Canada (See Page 57)	
"	Dominion Bank	$5, $10
"	Farmers' Bank of Canada (Since 1906)	$5, $10
"	Home Bank of Canada	
"	Imperial Bank of Canada	$10
"	Metropolitan Bank (Since 1902)	
"	Northern Crown Bank	
"	Ontario Bank (See Page 57)	$10
"	Sovereign Bank of Canada (See Page 57)	
"	Standard Bank of Canada	$10
"	Sterling Bank of Canada	
"	Traders' Bank of Canada	$5
"	United Empire Bank of Canada	

QUEBEC

Montreal	Bank of British North America	$5, $10
"	Bank of Montreal	$5, $10
"	La Banque d'Hochelaga	
"	La Banque du Peuple (See Page 59)	$5
"	La Banque Provinciale du Canada	
"	Merchants' Bank of Canada	$10
"	Molson's Bank	$5, $10
"	Royal Bank of Canada	
Quebec	La Banque Nationale	$10
"	Quebec Bank	$5, $10
"	Union Bank of Canada	
Sherbrooke	Eastern Townships Bank	$20
St. Hyacinthe	La Banque de St. Hyacinthe	
St. Johns	La Banque de St. Jean (See Page 59)	

Since July 1, 1881, no banks in this province or in Ontario have been permitted to issue any bills of other denominations than Five Dollars and their multiples, which makes it obligatory on the banks to retire all their Six and Seven-Dollar Bills from circulation, as well as bills smaller than $5.

NOVA SCOTIA

Halifax	Bank of Nova Scotia	$5
"	Merchants Bank of Halifax (See Page 57)	$10
"	Union Bank of Halifax	

NEW BRUNSWICK

Fredericton	People's Bank of N. B. (See Page 57)	$10
St. John	Bank of New Brunswick	
St. Stephen	St. Stephen's Bank (See Page 57)	

MANITOBA

Winnipeg	Northern Bank (See Page 57)	

Other Bank Bills Redeemable

Bank of Yarmouth, Yarmouth, N. S. ..... Bills are redeemable
Commercial Bank of Manitoba, Winnipeg, Man. ..... " " "
Exchange Bank of Yarmouth, Yarmouth, N. S. ..... " " "
La Banque du Peuple, Montreal, P. Q. ..... " " "
La Banque de St. Hyacinthe, St. Hyacinthe, P. Q. ..... " " "
La Banque de St. Jean, St. Johns, P. Q. ..... " " "
Sovereign Bank of Canada, Toronto (see merged banks) ..... " " "
Summerside Bank, Summerside, P. E. I. ..... " " "

Bills of the banks failed since 1890 are redeemable, by the Canadian Government, from the Redemption Fund, and draw interest from failure up to the time of Government notice of redemption.

Closed Banks—Bills Worthless

Agricultural Bank of Upper Canada, Toronto, Ont.

Bank of Arcadia, Liverpool, N. S.

Bank of Brantford, Brantford, Ont.

Bank of Canada, Montreal, P. Q.

Bank of Clifton, Clifton, Ont.

Bank of Liverpool, Liverpool, N. S.

Bank of London in Canada, London, Ont. Bank suspended in 1887, wound up 1893.

Bank of Prince Edward Island, Charlottetown, P. E. I. Final closing up April 28, 1887, and final dividend paid; hence any bills now outstanding are worthless.

Bank of the People, Toronto, Ont., organized about 1835, under the Scotch banking system, by Sir Francis Hincks and Charles Beaty, of Toronto, withdrew from business in a few years, but redeemed all its outstand notes. The bill plates were deposited with the Bank of Montreal, Montreal, P. Q.

Bank of Upper Canada, Toronto, Ont. The bank was in the hands of the Canadian Government as Receiver. The affairs of the bank are wound up, but the billholders can yet get 90 per cent. from the Deputy Minister of Finance at Ottawa.

Bank of Western Canada, Clifton, Ont. Bank unknown, but bills worthless.

British-Canadian Bank, Toronto, Ont. Bank never in operation.

Central Bank of Canada, Toronto, Ont. Suspended in 1887. Bills now worthless.

Central Bank of New Brunswick, Fredericton, N. B. The bills of the Central Bank are worthless, for the time of redemption expired in January, 1882.

Charlotte County Bank, St. Andrews, N. B.

City Bank Montreal, Montreal, P. Q., merged into the Consolidated Bank of Canada, Montreal, P. Q.

Colonial Bank of Canada, Toronto, Ont.

Commercial Bank of New Brunswick, St. John, N. B.

Commercial Bank of Newfoundland, St. Johns, Newfoundland.

Consolidated Bank of Canada, Montreal, P. Q. Bills were redeemed at par in Montreal, until during year 1890, but all tens were worthless, having been stolen unsigned, and signatures forged. Since then all bills are worthless.

Exchange Bank of Canada, Montreal, P. Q. Suspended Sept. 17, 1883. Bills were redeemed at par, but any now outstanding are worthless.

Farmer's Bank of Rustico, Rustico, P. E. I. Went into voluntary liquidation in 1895-6, and bills redeemed up to year 1900.

Farmer's Joint Stock Banking Co., Toronto, Ont.

Federal Bank of Canada, Toronto, Ont. The bills were redeemed at par for about five years, but bank was wound up and bills became worthless in 1893. Some $10,000 were supposed to be thus left outstanding.

International Bank of Canada, Toronto, Ont.

La Banque Ville Marie, Montreal, P. Q.

Maritime Bank of the Dominion of Canada, St. John, N. B. Bills were redeemed at par, but bank wound up and bills became worthless in 1893.

Mechanics' Bank, Montreal, P. Q.

Metropolitan Bank, Montreal, P. Q., went into liquidation about 1876 and redeemed all of its outstanding notes that were presented before the final closing up of the bank's business. In no way connected with the Metropolitan Bank, Toronto, Ont., organized in 1902.

Pictou Bank, Pictou, N. S. Bank closed, bills worthless.

Provincial Bank of Canada, Stanstead, P. Q., early established under the Free Bank Act, withdrew from business January, 1864, its notes being redeemed and the securities returned by Government.

Royal Canadian Bank, Montreal, P. Q., merged into the Consolidated Bank of Canada, Montreal, P. Q.

Stadacona Bank, Quebec, P. Q. Bills of this bank were redeemed at par until August 1, 1890. Since then bills outstanding are worthless.

Union Bank of Montreal, Montreal, Que. Bank unknown, but bills worthless.

Union Bank of Newfoundland, St. Johns, Newfoundland.

Westmoreland Bank of New Brunswick, Moncton, N. B.

Zimmerman's Bank, Elgin, Ontario, established in 1854 under the Free Bank Act, became the Chartered Bank of Clifton by Act of Parliament in 1858. The notes of the Zimmerman Bank were redeemed and securities returned by Government.

Counterfeit Canadian Bills

ONES

DOMINION OF CANADA.

1. Portrait of Jacques Cartier, old issue, dated Ottawa, July 1, 1870. Check Letter D. Red numbers. "Payable at Toronto" on back. Upper left end of note not good; white streak extends from ear to chin on side of face which is not found in genuine. Lathe work around 1, right of note, irregular; lines cannot be traced. There are three issues of these counterfeit bills, the difference being principally in the size of the red figures.
1. Portrait of Lady Dufferin. Letter A. "Payable at Montreal." Dated 1st June, 1878. Very poor counterfeit on very soft paper and some numbers in green. Another issue of the counterfeit is on stiff white paper. Portrait and all lathe work very coarse work.
1. Lady Dufferin portrait. Letter A or C. "Payable at Montreal." Date, 1st June, 1878. Another large lot of similar counterfeits to the last above appeared in May, 1899. Paper like the softest kid. Genuine portrait has her right shoulder shaded or dark, but left shoulder is very light. Counterfeit has both shoulders equally shaded and very dark. Letters C and A are confusing. The A (black ink) is just under, and the C (black ink also) is just ahead of, the blue number.
1. Portraits—Aberdeen and wife. Series A. Letters A, B. Dated Ottawa, March 31, 1898. Engraving poor. Lathe work, shading lines about Ottawa and date, and other fine work, very bad. "For Minister of Finance" omitted.
1. Aberdeen issue. Series B. Letter C. Dated Ottawa, March 31, 1898. Light brown ink design about bottom face of note. Photo-mechanical on good paper, and all colors good. Quality of engraved work poor; it is dark, coarse and blotchy, especially in log-rolling scene and in lathe work around large counters "1." Word "Series" hardly legible. Some fine shading lines are solid black. Back better work than face, green ink too light.

BANK OF BRITISH NORTH AMERICA, St. John, N. B.

1. Lithograph, old. "New Brunswick" across end of bill.

BANK OF MONTREAL, Montreal, P. Q.

1. Old. Right upper corner, 1 on ships under full sail. Left upper corner, two Indians and shield.

BANK OF TORONTO, Toronto, Ont.

1. Vignette: Lumberman, axe and log.

UNION BANK OF PRINCE EDWARD ISLAND, Charlottetown, P. E. I.

1. Dated 1st January, 1872. Photograph poorly done. No. 30252. Green letters in ONE and red letters in "Canada Currency" badly printed or painted.

None of the above banks now issue $1 bills.

TWOS

DOMINION OF CANADA.

2. Portrait of Lord Dufferin. Check letter B. Blue numbers. "Payable at Montreal." Dated June 1st, 1878. Very dangerous. Both face and back of note good. Portrait of Lady Dufferin good, though forehead appears a little too broad or full. Paper fair, but a little harsh and yellowish. Color of blue numbers excellent. On face of bill lathe work in large green figures 2 is poor, and in lower half of each of these figures 2 there are on genuine bill four upright zigzag lines, formed by the peculiar shape or joining of fine lathe work lines, but on counterfeit notes these four engraved zigzag lines are very prominent, and the two centre ones do not touch one another as on genuine. In imprint, "British American Bank Note Co., Montreal," dots over "i's" omitted. Final e in word "Finance" in small print "For Minister of Finance" is larger than other letters.
2. Dufferin issue. Letter C. Red numbers. Payable at Toronto. Dated June 1st, 1878, which date in some cases has been changed. *Some defects in zigzag lines as mentioned in above paragraph,* Dangerous, excepting poor centre vignette of Lord Dufferin, and imitation lathe work in large green 2's. Most all the other work is about as good as some genuine. When vignette of Lord Dufferin is worn this note is very dangerous. Paper fair, but in some cases very good. Color of red numbers on some of these notes is very bad and on others quite fair.
2. Lansdowne issue. Letter B. Dated Ottawa, July 2d, 1887. Has a blurred and indistinct appearance, and green design in centre is off color. Figures used in numbers are only half the size of genuine and printed in purple ink. Under title "Dominion of Canada" the words "Will pay" are very poorly engraved. To the left and under word "Ottawa" (in date line) printed word "Countersigned" over signature is omitted in counterfeit. Words "For Minister of Finance," under signature of J. M. Courtney, are also omitted.
2. Portrait of King Edward. Letter A. Dated Ottawa, July 2d, 1897. Portrait, center vignette and lathe work very poor. Red number too light; lettering fair. Back of note poor. Paper fair.
2. Portrait of King Edward. Letter C. Dated Ottawa, July 2d, 1897. Appears photo-engraved, but poorly done, especially colors. Lathe work is all poor, especially around border and large counter "2" on right end face of note. Shading lines of "Dominion of Canada" are very heavy and poor, also parallel ruling in sky. Paper fair and portrait fair. On back of note words "American Bank Note Company, Ottawa," poorly printed.
2. Portrait of King Edward. Letter D. Dated Ottawa, July 2d, 1897. Poor. Portrait a poor likeness and of very coarse work, especially shading lines on face and forehead and in background. All fine shading lines on note coarse, and lathe work poor. Note has not as good work on it as on a previous issue of letter C, but has better colored black and chocolate inks. Paper thick.

BANK OF MONTREAL, Montreal, Quebec.

2. Vignette: View of Niagara Falls, railcars and bridge.
2. Ottawa Branch. Dated March 1, 1852. Coarse engraving. "Ottawa" in red.

BANK OF TORONTO, Toronto, Ont.

2. Vignette: Shield, Lion and Unicorn.

TWOS—Continued

QUEBEC BANK, Quebec, P. Q.

2. Toronto, Ont., Branch. Old issue, dated 1860.

UNION BANK OF PRINCE EDWARD ISLAND, Charlottetown, P. E. I.

2. Plate A, dated 1st Jan'y, 1872, and numbered differently in blue or green ink. Photo. Large letters in TWO, green or blue inks badly printed or painted; also red letters in "Canada Currency."

2. Letter A. Dated March 1st, 1875. Coarse engraving, similar to an inferior woodcut. Fully one-quarter inch shorter than genuine. "British-American Bank Note Co., Montreal," omitted. Line "Dominion of Canada," over vignette-engraving of dog and safe, is without any shading.

None of the above banks now issue $2 bills.

FOURS

BANK OF BRITISH NORTH AMERICA.

4. St. John Branch, N. B. Old issue. Photograph, and very pale.

CITY BANK MONTREAL, Montreal, P. Q.

4. Poor counterfeit. Paper poor; inks and lathe work very defective. Bank not in existence.

DOMINION BANK, Toronto, Ont.

4. Old issue. Dated Feb. 1st, 1871. Letter B. There is a white line around the hair portion of Prince Arthur's head, which serves to separate it from background. Cashier's signature, W. H. Holland, Jr., is engraved, while on genuine it is written. Lathe work very irregular.

BANK OF UPPER CANADA, Toronto, Ont.

4. Alterations from notes of failed Bank of Western Canada, Clifton. Words "Western" and "Clifton" are erased, and words "Upper" and "Toronto" substituted. This is done by means of acid, also by pasting.

THE BANK OF TORONTO, Toronto, Ont.

4. Alterations from notes of the failed Colonial Bank of Toronto. Words "Colonial Bank of Canada" are erased and words "Bank of Toronto" substituted.

These are one-dollar notes raised to four by pen and ink additions and changes; are also recolored.

FIVES

BANK OF BRITISH NORTH AMERICA, Montreal, P. Q.

5. Quebec Branch. Very old issue. Dated 22nd Nov., 1871. Check Letter A. Photograph very pale. Very badly printed, especially the green ink.

5. Kingston Branch. Old issue. Dated May 1, 1875. In border of genuine the lines of shading on scrollwork are fine and clear; on counterfeit the shading is omitted. Genuine notes of this issue are numbered from 30001 to 36000 inclusive; counterfeits bear other numbers than those on genuine of this date. Lathe work fair. Very few genuine notes of this date and issue in circulation.

5. Old issue. Letter D. Genuine are dated 3d July, 1877. On counterfeit the date of month is omitted. Imprint of British-American Bank Note Company, Montreal, upper left, border of note, poorly engraved; vignettes badly done. On lower left end Britannia seated has her right hand resting upon shield, the lower rim of which is well defined by a clear *white* line which does not appear on genuine bill. Another counterfeit of this note has appeared, dated 5th July, 1877.

BANK OF MONTREAL, Montreal, Quebec.

5. Old issue. Dated 1858, Sept. 1, and bears in centre TWENTY-FIVE SHILLINGS CY in a large panel; FIVE DOLLARS in lower left of note in a small panel. Date of issue and numbers printed in blue. In upper right and upper left are two small vignettes. Quebec (spelled Quebeck) appears on this counterfeit in three places in blue ink. *There is also a counterfeit on the Ottawa branch, the only difference being the date of issue, and numbers, also Ottawa, are printed in red.* Refuse all bills of this kind.

5. Old counterfeit. Vignette in upper right corner, steamer; left end, cattle.

5. Dated Jan. 2, 1895. Series C and D. Fair wood-cut, but quality of work will not bear close inspection. Lettering and numbering poor. Series C countersigned by N. McLean, D by J. A. Paddon.

5. Fair. Dated January 2, 1895. Portraits of Rt. Hon. Lord Strathcona and Mount Royal, also E. C. Clouston, General Manager, not as lifelike as genuine and poorly engraved. The "V" in centre, also panel lower face of note containing signatures, is a light brown; on genuine they are pale green. Back of note poor. Paper fair quality.

5. Fair. Dated Jan. 2, 1904. Series A. Portraits of Sir Edward Clouston and Sir Edward Drummond are coarse and appear to be sketches of original. Whole bill probably sketch from which a plate was made. Paper thick. General appearance of bill attracts attention. On careful examination. fine lines over heads and faces of portraits appear different, being few and continuous. Lines on coats coarse and roughly cross-lined. Lathe work coarse. Red numbers fair.

BANK OF NOVA SCOTIA, Halifax, N. S.

5. Dated Halifax, July 5, 1877. Letter B. Very rough pen and brush work.

BANK OF TORONTO, Toronto, Ont.

5. Port Hope (Branch) issue. Photo. Letter E. Dated July 1st, 1880. Color is a purple-brown. Green FIVE across lower centre face of bill is painted over with a green water-color. Numbers are painted in red water-color, and letters in PORT HOPE painted in blue ink.

5. Petersborough (Branch). Photo. Only a few of these notes were made; numbers on all 29356. Easily detected on account of their brownish tint.

CANADIAN BANK OF COMMERCE, Toronto, Ont.

5. Old issue. Letter C. Dated May 1st, 1871. Signature of E. J. Smith. Cashier, is heavily printed; on genuine it is written. In oval portrait in centre the Queen's face is turned more to the front than in genuine. Engraving of portrait coarse.

FIVES—Continued

DOMINION BANK, Toronto, Ont.

5. Dated 2d Jan., 1900. Letter B. Poor, especially face. Lathe work badly broken. Paper fair.

5. Dated Toronto, 2d January, 1900. Poor woodcut production, very crude.

5. Dated 2d Jan., 1900. Letter C. Photographic. Poor counterfeit.

FARMERS BANK OF CANADA, Toronto, Ont.

5. Check letter C; dated Jan. 2d, 1907; signed W. Seeltie Nesbitt, President, and countersigned T. H. Weir, pro Gen'l Manager. Poor woodcut. Lathe work, front and back, very poor, cannot be traced; numbering very poor; vignette of farm scene on front coarse and scratchy. Imprint of British-American Bank Note Co., Ottawa, bottom of note, hardly legible. Green background on face too light and very poorly printed. Back poorly executed and too dark a green.

LA BANQUE DU PEUPLE, Montreal.

5. Pen and ink. Letter A. Portraits very poor. Lathe work surrounding the 5 very poor.

MARITIME BANK OF ST. JOHN, N. B.

5. Photo. Letter B. Poor counterfeit. Photographic pen and ink process.

MOLSONS BANK, Montreal, Que.

5. Dated Montreal, 2d July, 1901. Check letter A. Poor woodcut. Numbering, lathe work and vignettes poor. Large green 5 and green V on each side of large 5, center of note, coarse and too dark. Signed Wm. Macpherson, President, and countersigned H. R. Jeffrey, pro Gen. Mgr.

5. Dated Montreal, July 2, 1901. Check letter B. Signed Wm. M. Macpherson, President, and Elliott, pro Gen. Mgr; also Jeffray, pro Gen. Mgr. Other counterfeits will likely appear, bearing other signatures for pro General Manager. A second issue, bearing Check Letter C, has also appeared.

QUEBEC BANK, Quebec, P. Q.

5. Dated 2d July, 1901. Letter H. Blue numbers. Poor. Work on face especially poor.

TRADERS BANK OF CANADA, Toronto, Ont.

5. Date July 2d. 1897. Letter D. Like a photographic production, dull gray in color. Numbers should be in blue; those seen are traced over in red ink.

5. Dated Toronto, 2d July, 1897. Check Letter D. Signed C. D. Warren, President, and W. G. Bryans, pro Gen. Mgr. Poor photo-mechanical. Vignette portraits of President and Gen. Manager coarse work, but fair likenesses. Vignette of farm-yard scene in centre scratchy and blurred. Lathe work in counters very poor, also blue numbers. Large green V near each end of note too dark a green, and fine work in body of V cannot be traced. Back poor; lathe work all blurred and color of green too dark. Imprint of British-American Bank Note Co., Montreal, bottom on back, can hardly be deciphered.

UNION BANK OF PRINCE EDWARD ISLAND, Charlottetown, P. E. I.

5. Photograph, poorly done. Plate A. Easily detected by faded appearance.

TENS

BANK OF BRITISH NORTH AMERICA, Montreal, P. Q.

10. Ottawa Branch, Ottawa, Ont. Photograph, and very poor.

BANK OF MONTREAL, Montreal, P. Q.

10. Dated January 2, 1882. Letter D. Very poor. Face and back same design.

BANK OF TORONTO, Toronto, Ont.

10. Dated Toronto, 1st June, 1892. Letter D. General appearance, yellow face and red numbers, all colors and paper good. On close inspection Coat of Arms in center of crude finish, lathe work in counters flat and broken. Large letter of "Bank of Toronto" have no line work about them—only solid work. In lower center margin "American Bank Note Co., Ottawa," omitted. Back of note has no linework. Bill a very fine pen or pencil and brush work job, black ink and all colors can be removed by damp sponge.

CANADIAN BANK OF COMMERCE, Toronto, Ont.

10. Dated May 1st, 1871. Letter D. Very dangerous. Signed Wm. McMaster, President, and W. Cooke, Cashier. Color of blue numbers a trifle lighter than genuine. Vignette in centre coarser than genuine, particularly head of lion. In counterfeit the bases of letter A in "Dollars" are connected in one line, while in genuine there is a distinct opening. The staff or perpendicular line of letter P in "President" in counterfeit extends below line upon which "President" is written; in genuine it terminates directly on the line. There are five shaded lines under "Ten Dollars" in counterfeit, and only four in genuine. Shading of the title, Bank of Commerce, coarse and scratchy; lathe work excellent, but slightly defective. Back of note, color of green ink lighter than genuine, and lathe work defective. Paper is thinner than genuine.

CITY BANK MONTREAL, Montreal, P. Q.

10. Poor. On counterfeit the word "Parliament" is printed "Parliment."

DOMINION BANK, Toronto, Ont.

10. Check Letters A and B. Photo. Easily detected by poor coloring and omission of fine lettering at bottom over which signatures are written. Watermark, "Dominion Bank," is very faint, and green is almost a blue. Attempt to imitate color tints on back of note is very crude.

FARMERS BANK OF CANADA, Toronto, Ont.

10. Dated Jan. 2, 1907. Check letter A. Lathe work, vignette and numbering very poorly done. W. Seeltie Nesbitt, President; countersigned T. H. Weir, pro Genl. Manager.

IMPERIAL BANK, Toronto, Ont.

10. Dated Toronto, Ont., March 1, 1875. Letter B. Poor counterfeit. Portraits and lathe work in counters very poor. Back of note fair, but lathe work poor. Paper smooth and stiff.

LA BANQUE NATIONALE, Quebec, P. Q.

10. Dated April 28, 1860. Check letter A. Vignettes all coarsely done, as are the large 10's and the counters in both upper corners. Lettering is much better and deceptive. "P" in "President" directly over "D" in "DIX" on genuine, bottom border. Counterfeit, "P" is over the "IX."

MARITIME BANK, St. John, N. B.

10. Dated Oct. 5, 1881. Check letter A. Photographic pen and ink counterfeit. General appearance of this note is extremely poor and readily detected. Bank failed. Notes worthless.

TENS—Continued

MERCHANTS' BANK OF CANADA, Montreal, P. Q.

10. Photo. Letter D. Green tint on face and back is rubbed on over purple photographic tints with an oil green crayon pencil, which gives the green a yellowish blue and the work a blurred appearance. Very few notes printed.

MERCHANTS' BANK OF HALIFAX, Halifax, N. S.

10. Dated 1st Jan., 1874. Photograph and lithograph combined. Purplish tint in the photographic part, the 10—TEN—10 being done in red and green ink by lithography, and badly blurred. Vignette of ship under sail is very coarse, while in genuine it is very distinct.

10. Old issue. Dated 1st Jan., 1874. Engraved and lithographed, having blurred and dark look. "Cash'r," "Pres't" and name of printers, "Blades, East & Blandes, London," are all omitted.

MOLSONS BANK, Montreal, Que.

10. Date, Jan. 2, 1900. Letter B. Very poor photo. Has blurred appearance and is on heavy paper.

ONTARIO BANK, Toronto, Ont.

10. Letter A. Dated Bowmanville, Nov. 1st, 1870. Foliage in engraving of woodsman chopping down tree is indistinctly worked up, being rather blurred in its details. There are two issues of these counterfeits on some of which the imprint of the "British-American Bank Note Company, Montreal and Ottawa," does not appear.

10. Check letter A. A very poor photograph. No description necessary.

PEOPLE'S BANK OF NEW BRUNSWICK, Fredericton, N. B.

10. Photograph, poorly done. Plate A. Detected by its faded appearance.

QUEBEC BANK, Quebec, P. Q.

10. Dated Jan. 3, 1898. Letter C. Signed John Breakey, Pres.; countersigned V. F. Convey. Photo. Centre face of note, vignette "City of Quebec" badly blurred, but by careful printing might be improved. Figures in number of note in red are slightly thicker and longer than those on the genuine. Back nearly black instead of blue. Lathe work and paper fair.

STANDARD BANK OF CANADA, Toronto, Ont.

10. Dated Toronto 1st May, 1900. Check letter A. Very poor woodcut. Poor quality of paper. Numbering brick red and very poor. Lathe work in counters poorly done. Vignette portrait on right end exceedingly poor. Lettering of Canada Bank Note Printing Co., lower centre of note, broken and indistinct, also imprint of British-American Bank Note Co., Montreal, in lower border. Back has no semblance of lathe work.

10 raised from **1.** Government issue. Vignette—Lady Dufferin. Note scraped with a knife and alterations of figures and large characters are done with pen and ink. Border and other parts of note made indistinct by ink lines scattered over. No genuine $10 Dominion notes.

10 raised from **5.** Many raised bills have been found in circulation. The altered parts are done by the "bugging" process, which shows very plainly upon holding the bill up to the light.

TWENTIES

EASTERN TOWNSHIPS BANK, Sherbrooke, P. Q.

20. Dated Jan. 2, 1903. Very dull, faded color; but few issued.

SILVER COUNTERFEITS

The 20, 25 and 50 cent Canada silver pieces have been extensively counterfeited.

ENGLISH BANK NOTES AND COINS

£5 English Bank Notes, dated London, 1862, and Sept. 13, 1901.
£5 Bank of England Note, dated January 4, 1898. Photographic pen and ink.
£10 Bank of England Notes, dated Sept. 21, 1901.
£20 Bank of England Notes, dated Birmingham, May 20, 1890, marked with blue stamp, "London and County Banking Co., Limited, Stratford."
£20 Bank of England Note, dated May 20, 1893. Pen and ink production.
£20 Bank of England Note, dated Jan. 15, 1896. The notes present a gray, dirty and greasy appearance, which has evidently been caused by inserting the water mark by an oily process. The cipher number of these bills is M—8, the consecutive numbers differing.
£50 English Bank Notes, dated London, May 16, 1883, marked with blue stamp, "London and County Banking Co., Limited, Brompton, 26—0."
£50 Bank of England Note, dated London, May 16, 1883, stamped in *red* letters across lower part of note, "Channel Island Bank, Limited, Jerscy."
£50 Bank of England Notes, dated March 6, 1901.
£100 English Bank Notes, dated London, August 16, 1883.
£500 English Bank Notes, dated London, August 16, 1883.
£5 and £10 Provincial Bank of Ireland, each dated November 10, 1880.
The paper of these counterfeits is thicker and darker than that of the genuine.
ENGLISH SOVEREIGN.—A dangerous counterfeit; weight of genuine coin, 123.27 grains; fineness, 916 2-3. Weight and thickness same as genuine. Composed of platinum, heavily gold-plated. As coins become worn, platinum can be observed distinctly. General appearance good, and liable to deceive. The dates are 1862, 1863 and 1872.
ENGLISH HALF-SOVEREIGN, composed of same metal as sovereign above reported, is in circulation.

Stolen Bank of England and Canadian Notes

The following notes of the Bank of England are reported to have been stolen:

Denomination.	Date.	Numbers.
£500	May 27, 1902	65,355; 65,356; 65,357
£100	June 1, 1903	42,673
£10	June 5, 1903	65,503

DOMINION BANK, Toronto, Ont.

10. Stolen. Dated Jan. 2, 1888. Series A. Nos. 46,001 to 47,000. Stolen when uncountersigned and signatures forged, but bank will pay 20 per cent. for any part of the $10,000.

The Albany Trust Company

ALBANY, N. Y.

Assets Over - $6,000,000

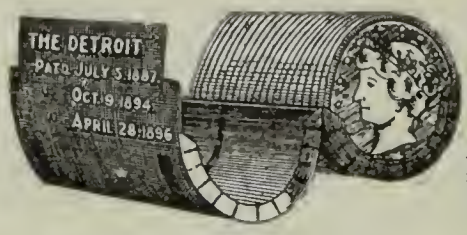
INTEREST ALLOWED ON DEPOSITS.

All matter of a banking and trust nature carefully managed.

GEO. C. VAN TUYL, JR., President.

GEO. P. HILTON, Vice-President.
FREDERICK A. MEAD, Vice-President.
CHAS. H. BISSIKUMMER, Vice-Pres. and Secy.
ALONZO P. ADAMS, JR., Treasurer.
P. FITZSIMONS, JR., Assistant Treasurer.

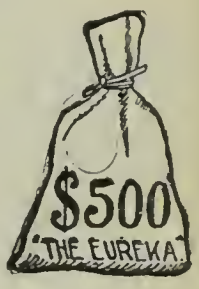
"THE DETROIT" IS A TIME SAVER



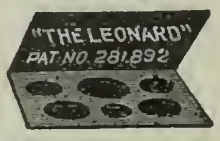
Only ½ the time is required to apply that the "flat" paper ones take—fence Cheaper. Made of heavy pressed paper with self-sealing flap. Hold all coins securely—can't slip out the ends, or unroll. Keep shape in dry or damp climates. **Millions Used Annually** 11 sizes; $2 per M. boxed. $1.50 per M. in 10,000 lots.

COIN BAGS.

Ours "The Eureka" don't rip, because they are double stitched. We make twenty sizes.



COIN MAILING CARDS.



Just the thing for societies, churches, etc., to solicit funds for charitable purposes. Also being used for remitting small amounts and collecting small accounts.

6-HOLE COIN CARDS, like cut, 10c. doz.; 100, postpaid, 75c.; 1,000 $3; any printing, little more. 1-HOLE, any printing, $3 M; less for more.

THE DETROIT COIN WRAPPER CO.,

14 John R. St., Detroit, Mich.

INDEX

SUPPLEMENT TO
The National Counterfeit Detect

Counterfeits of United States Notes

Denomination.	Portraits or Vignettes.	Page	Dates or Series and Check Letters of 1862	1863	1869	1875	1878	1880	1901	1907
$1	Chase	25	A B C D	.....	.....	.....	.....	.....	.....	.....
	Washington	25	.....	.....	.....	D	.....	.....	.....	.....
2	Hamilton	25	A B C D	.....	.....	.....	.....	.....	.....	.....
	Jefferson	25	.....	.....	.....	D	.....	D	.....	.....
5	Hamilton	25	A	A D	.....	.....	.....	.....	.....	.....
	Jackson	26	.....	.....	.....	A* C*D*	.....	A B*C*D*	.....	
10	Lincoln	26	B C D	A B C D	.....	.....	.....	.....	.....	.....
	Webster	27	.....	.....	.....	C	D*	B C D*	.....	.....
	Buffalo	27	.....	.....	.....	.....	.....	.....	A B C D	.....
20	Liberty	29	A B C D	A	.....	.....	.....	.....	.....	.....
	Hamilton	29	.....	.....	.....	A*B*C*D*	A*B*C*D*	A B*C*D*	.....	.....
50	Hamilton	30	A B C D	A B C D	.....	.....	.....	.....	.....	.....
	"Raised $2"	30	A B C D	.....	.....	.....	.....	.....	.....	.....
	Clay	30	.....	.....	B	.....	.....	.....	.....	.....
	Franklin	31	.....	.....	.....	A*B*C*D*	.....	A*B*C D*	.....	.....
100	Sp'd Eagle	31	A B C D	.....	.....	.....	.....	.....	.....	.....
	Lincoln	31	.....	.....	.....	.....	.....	A*B*C*D*	.....	.....
500	Adams	31	.....	.....	B C D	.....	.....	.....	.....	.....
1000	Morris	31	A B C D	B C D	.....	.....	.....	.....	.....	.....

Counterfeits of Treasury Notes

Denomination.	Portraits.	Page	Series and Check Letters 1890	1891
$1	Stanton	32	.....	B C
2	McPherson	32	A	A B C D
5	Thomas	33	.....	A D
10	Sheridan	33	B	A B C
20	Marshall	33	A*	.....
100	Farragut	33	A*B*C*D*	.....

☞All bills prior to 1869 were printed on plain bank note paper; commencing 1869 to 1879, inclusive, on fibre distributed throughout the paper, known as the Wilcox patent; commencing 1880 to 1890, inclusive, on paper with two single fibre silk threads running lengthwise of the bill, known as the Crane patent; commencing 1891 to date, on paper with distributed fibre in two places on the bill, also known as the Crane patent.

Counterfeits of Silver Certificates

Denomination.	Portraits or Vignettes.	Page	Series and Check Letters 1880	1886	1891	1896	1899
$1	Martha W.	34	.....	B D	A D	.....	.....
	Allegorical	34	.....	.....	.....	C D	.....
	Eagle	34	.....	.....	.....	.....	C D
2	Hancock	34	.....	A B C D	.....	.....	.....
	Windom	35	.....	.....	B C	.....	.....
	Allegorical	35	.....	.....	.....	B C D	.....
	Washington	35	.....	.....	.....	.....	A C
5	Grant	36	.....	A B C D	A B C D	.....	.....
	Allegorical	37	.....	.....	.....	B C	.....
	Indian Head	37	.....	.....	.....	.....	A B C D
10	Morris	40	A*B C*D*	.....	.....	.....	.....
	Hendricks	41	.....	A B	A B C D	.....	.....
20	Decatur	42	A*B*C*D*	.....	.....	.....	.....
	Manning	43	.....	.....	A B C	.....	.....
100	Monroe	43	.....	.....	D	.....	.....

Gold Certificate	**$10**	Portrait of Hillegas,	Page 44.	1907	D
Gold Certificate	**20**	Portrait of Garfield,	Page 44.	1882	A C*
Gold Certificate	**20**	Portrait of Washington,	Page 44.	1906	B D
Gold Certificate	**100**	Portrait of Benton,	Page 44.	1882	B

* Like Photos, Pen Work, etc.

Counterfeits of U. S. National Bank Notes

$1

		Check Letter	Page
MASS.	Boston. National Eagle	A	16

$2

N. Y.	Kinderhook. National Union	A	16
	Linderpark. National Union	A	16
	N. Y. City. Market	A	16
	Marine	A	16
	Ninth	A	16
	St. Nicholas	A	16
	Peekskill. Westchester Co	A	16
PA.	Philadelphia. Sixth	A	16
R. I.	Newport. National of R. I	A	16

$5

CAL.	*San Francisco. Nevada, 1882	D	16
CONN.	Jewett City. Jewett City	B	17
	Norwalk. Central, 188[illegible]	A	17
	*Suffield. First, 1882	C	17
ILL.	Aurora. First	A	17
	Canton. First	A	17
	Cecil. First	A	17
	Chicago. Central	A	17
	First	A	17
	*Fort Dearborn, 1882	C	17
	German	A	17
	Merchants'	A	17
	Traders'	A	17
	Union	A	17
	Galena. First	A	17
	Paxton. First	A	17
	Peru. First	A	17
	*Quincy. N. B. of Quincy, 1882	A	17
	Virginia. Farmers'	A	17
KY.	*Lebanon. Marion, 1882	D	17
	*Lexington. *Fayette, 1882	D	17
	*National Exchange, 1875	D	17
LA.	*New Orleans. Union, 1882	C	17
MASS.	Boston. Boylston, 1875	C	17
	*Fourth, 1882	A	17
	*Globe, 1875	C	17
	*Pacific, 1875	B	17
	*Dedham. Dedham, 1875	B	17
	*Fall River. Pocasset, 1875	C	17
	*Harwich. Cape Cod, 1882	A	17
	*Leicester. Leicester, 1875	C	17
	*Lynn. First, 1882	A	17
	New Bedford. *First, 1875	B	17
	Merchants'	C	18
	Northampton. First	C	18
	*Southbridge, 1875	B	18
	*Waltham. Waltham, 1882	B	18
	Westfield. Hampden	CD	18
MICH	*Bay City. First	B	18
	*Flint. First, 1882	C	18
	Grand Rapids. Old, 1882	F	18
	Jackson. People's	D	18
	*Niles. Citizens', 1882	B	18
MO.	*Joplin. First, 1882	C	18
	Springfield. Natl. Ex., 1882	C	18
	St. Louis, State 1882	C	18
N. H.	*Derry. N. B. of Derry, 1882	C	18
N. J.	Morristown National Iron, 1882	A	18
N. Y.	Amsterdam. Manufacturers'	B	18
	Castleton. N. B. of Castleton	D	18
	N. Y. City. *Amer. Exchange, 1882	F	18
	American Exchange, 1902	B	18
	Citizens' International	—	18
	*N. B. of Commerce, 1882	G	18
	*National City, 1882	U	18
	Pawling. N. B. of Pawling	A	18
	Rome. Fort Stanwix	B	18
	Troy. National State	A	18
	*National State, 1882	A	18
OHIO.	*Cincinnati. Fifth, 1882	A	19
	*Springfield. Lagonda, 1875	B	19
PENN	Hanover. First	D	19
	Tamaqua. First	B	19
R. I.	*Providence. Blackstone Canal, 1882	B	19
	*Commercial, 1882	A	19
TEX.	*Hillsboro. Hill County, 1882	D	19
VT.	*Montpelier. Montpelier, 1875	A	19
	*St. Johnsbury. First, 1875	C	19
WIS.	*Milwaukee. First, 1882	B	19

$10

ARIZ.	*Phoenix. Phoenix, 1882	C	19
CAL.	*Los Angeles. L. A., 1882	A	19
	*San Francisco. Wells-Fargo-Nevada	G	19
COLO.	*Denver. Denver, 1882	E	19
ILL.	Rockford. Third, 1902	B	19
IND.	Lafayette. Lafayette	A	19
	Muncie. Muncie	A	19
	Richmond. Richmond	A	19
	Vevay. First	A	19
LA.	New Orleans. Germania, 1882	C	20
	*Hibernia, 1882	B	20
MASS.	*Athol. Millers River, 1882	B	20
	*Boston. Eliot, 1882	C	20
	*New Bedford. Mechanics', 1882	B	20
	*Roxbury. Peoples', 1882	A	20
MICH.	*Detroit. First, 1882	C	20
	Union, 1882	B	20
MISS.	*Jackson. First, 1882	C	20
N. Y.	Albany. Albany City	A	20
	*Auburn. Auburn City	A	20
	Buffalo. Farmers' & Manufacturers'	A	20
	*Ithaca. Tompkins County, 1882	B	20
	*Kingston. Nat'l Ulster County	B	20
	Lockport. First	A	20
	Newburg. Highland	A	20
	N. Y. City. American	A	20
	Croton	A	20
	First	A	20
	First, 1902	M	20
	Marine	A	20
	Market	A	20
	Mechanics'	A	20
	Merchants'	A	20
	N. B. of Commerce	A	20
	*N. B. of Commerce, 1882	R	20
	N. B. of State N. Y.	A	20
	Union	A	21
	Poughkeepsie. City	A	21
	Farmers & Manufacturers'	A	21
	First	A	21
	Red Hook. First	A	21
	Rochester. Flour City	A	21
	Rome. Central	A	21
	Syracuse. Syracuse	A	21
	Troy. Mutual	A	21
	Waterford. Saratoga County	A	21
OHIO.	Cincinnati. Third, 1882	C	21
	Watkins. Watkins	A	21
PENN.	Philadelphia. First	B	21
	Third	B	21
TEX.	Beaumont Gulf, 1902	C	21
	*Fort Worth. N. B. of Ft. Worth.	C	21
	*Weatherford. Mchts. & Farm., '82	A	21
VT.	*Vergennes. Nat'l Bank of, 1882	B	21

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ALA.	*Talladega. Isbel, 1882	A	21
CONN.	Portland. First	A	21
ILL.	*Metropolis. National State, 1882	A	21
IND.	Indianapolis. First	A	21
	*South Bend. S. Bend N. B., 1882	A	21
IND.T.	*Marietta. Marietta	A	22
KY.	*Mayfield. First, 1882	A	22
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N. Y.	*Mohawk. Nat'l Mohawk Valley	A	22
	N. Y. City. First	B	22
	Fourth	A	22
	Market	B	22
	Merchants'	B	22
	N. B. of Commerce	B	22
	N. Shoe and Leather	B	22
	Tradesmen's	B	22
	Utica. City	B	22
	Oneida	B	22
PENN	Philadelphia. Fourth	A	22
TEX.	*Bowie. First	A	22
	*Hereford. First, 1882	A	22
VT.	*Barre. National Bank of	A	22

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N. J.	*Bridgeton. Bridgeton, 1882	A	22
N. Y.	Buffalo. Third	A	22
	N. Y. City. Central	A	22
	Mechanics'	A	23
	Metropolitan	AC	23
	N. B. of Commerce	AC	23
	National, Broadway	AC	23
	Tradesmen's	AD	23
	Union	A	23

$100

MASS.	Boston. First	A	23
	National Revere	A	23
	New Bedford. Merchants'	A	23
	Pittsfield. Pittsfield	A	23
MD.	Baltimore. National Exchange	A	23
N. Y.	N. Y. City. Central	A	23
OHIO.	Cincinnati. Ohio	A	23
PENN	Pittsburg. N. B. of Com., 1875	A	23
	Wilkesbarre. Second	A	23

*Photographs, etc

READY REFERENCE.

DOMINION OF CANADA.

COUNTERFEITS.			LETTER.		PAGE.
$1	Dominion of Canada	Cartier issue, Toronto backs.	D.	Dangerous	60
1	Dominion of Canada	Lady D. issue, Montreal bks.	A.C.	Poor	60
1	Dominion of Canada	Aberdeen issue, Date 1898	A.B.C.	Fair	60
1	Bank counterfeits (old) see page 60.				
2	Dominion of Canada	Dufferin issue, Montreal bks.	B.	Dangerous	60
2	Dominion of Canada	Dufferin issue, Toronto bk.	C.	Dangerous	60
2	Dominion of Canada	Lansdowne issue, Ottawa	B.	Passable	60
2	Dominion of Canada	Portrait of King Edward	A.C.D.	Passable	60
2 & 4	Bank counterfeits (old) see pages 60 and 61.				
5	Bank of British N. A.	Quebec, Que.	1871 issue A.	Photo.	61
5	Bank of British N. A.	Kingston, Ont.	1875 issue	Dangerous	61
5	Bank of British N. A.	Montreal, Que.	1877 D.	Dangerous	61
5	Bank of Montreal	Montreal, Que.	Old issue	Fair	61
5	Bank of Montreal	Montreal, Que.	1895	Fair	61
5	Bank of Montreal	Montreal, Que.	1895 C.D.	Wood Cut	61
5	Bank of Montreal	Montreal, Que.	1904 A.	Fair	61
5	Bank of Nova Scotia	Halifax, N. S.	1877 B.	Pen, Brush	61
5	Bank of Toronto	Port Hope, Ont.	1880 E.	Photo.	61
5	Bank of Toronto	Peterborough, Ont.	1880 E.	Photo.	61
5	Canadian Bank of Com.	Toronto, Ont.	1871 C.	Dangerous	61
5	Dominion Bank	Toronto, Ont.	1900 B.C.	Poor	62
5	Farmers Bank	Toronto, Ont.	1907 C.	Very Poor	62
5	La Banque du Peuple	Montreal, Que.	Old issue A.	Poor	62
5	Maritime Bank	St. Johns, N. B.	B.	Photo.	62
5	Molsons Bank	Montreal, Que.	1901 A.B.C.	Very Poor	62
5	Quebec Bank	Quebec, P. Q.	1901 H.	Very Poor	62
5	Traders' Bank of Canada	Toronto, Ont.	1897 D.	Poor	62
5	Union Bank of P. E. I.	Charlottetown, P. E. I.	A.	Photo.	62
10	Bank of British N. A.	Ottawa, Ont.	Old issue	Photo.	62
10	Bank of Montreal	Montreal, Que.	1882 D.	Very Poor	62
10	Bank of Toronto	Toronto, Ont.	1892 D.	Pen, Brush	62
10	Canadian Bank of Com.	Toronto, Ont.	1871 D.	Dangerous	62
10	City Bank Montreal	Montreal, Que.		Poor	62
10	Dominion Bank	Toronto, Ont.	1888 A.	Stolen	62
10	Dominion Bank	Toronto, Ont.	1900 A.B.	Photo.	62
10	Farmers' Bank of Canada	Toronto, Ont.	1907 A	Very Poor	62
10	Imperial Bank	Toronto, Ont.	1875 B.	Poor	62
10	La Banque Natiouale	Quebec, Que.	1860 A.	Fair	62
10	Maritime Bank	St. Johns, N. B.	1881 A.	Photo.	62
10	Merchants' Bank of Canada	Montreal, Que.	D.	Photo.	63
10	Merchants' Bank of Halifax	Halifax, N. S.	1874	Photo., &c.	63
10	Merchants' Bank of Halifax	Halifax, N. S.	1874	Litho., &c.	63
10	Molsons Bank	Montreal, Que.	1900 B.	Poor	63
10	Ontario Bank	Bowmansville, Ont.	1870 A.	Dangerous	63
10	Peo. Bank of N. Brunswick	Fredericton, N. B.	A.	Photo.	63
10	Quebec Bank	Quebec, Que.	1898 C.	Passable	63
10	Standard Bank of Canada	Toronto, Ont.	1900 A.	Very Poor	63
	Raised bills from $1 and $5 to $10				63
20	Eastern Townships Bank	Sherbrooke, Que.	1903 issue	Faded	63

Failed, Closed, Etc.—Bills Worthless.

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Bank of Acadia, Liverpool, N. S.	59	Consolidated Bank of Canada, Montreal, P. Q.	59
Bank of Brantford, Brantford, Ont.	59	Exchange Bank of Canada, Montreal, P. Q.	59
Bank of Canada, Montreal, P. Q.	59	Farmers' Bank, Rustico, P. E. I.	59
Bank of Clifton, Clifton, Ont.	59	Farmers' Joint Stock Bkg. Co., Toronto, Ont.	59
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Bank of London, London, Ont.	59	International Bank of Canada, Toronto, Ont.	59
Bank of P. E. I., Charlottetown, P. E. I.	59	Maritime Bank, St. John, N. B.	59
Bank of the People, Toronto, Ont.	59	Mechanics' Bank, Montreal, P. Q.	59
Bank of Upper Canada, Toronto, Ont.	59	Metropolitan Bk., Montreal, P.Q. Before 1876.	59
Bank of Western Canada, Clifton, Ont.	59	Pictou Bank, Pictou, N. S.	59
British Canadian Bank, Toronto, Ont.	59	Provincial Bank of Can., Stanstead, P. Q.	59
Central Bank of Canada, Toronto, Ont.	59	Royal Canadian Bank, Montreal, P. Q.	59
Central Bank of N. B., Fredericton, N. B.	59	Stadacona Bank, Quebec, P. Q.	59
Charlotte Co. Bank, St. Andrews, N. B.	59	Union Bk. of Montreal, Montreal, P. Q.	59
City Bank Montreal, Montreal, P. Q.	59	Union Bk. of Newf'd, St. Johns, Newf'd.	59
Colonial Bank of Canada, Toronto, Ont.	59	Westmoreland Bk. of N. B., Moncton, N. B.	59
Commercial Bank of N. B., St. John, N. B.	59	Zimmerman's Bank, Elgin, Ont.	59

COUNTERFEIT NATIONAL BANK NOTES.

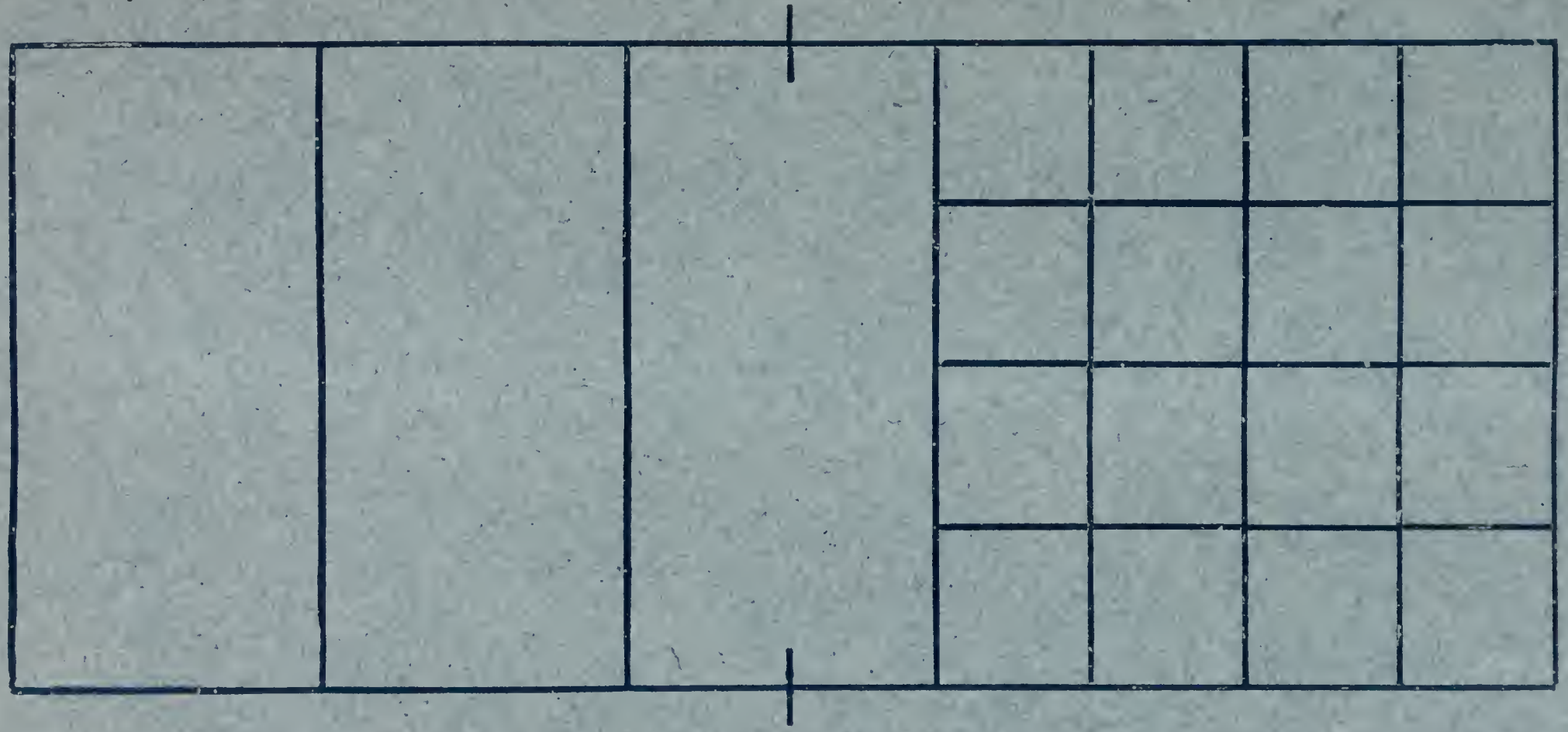
ARRANGED BY STATES, THE DENOMINATIONS AND CHECK LETTERS.

No National Bank Notes were printed on fibre paper prior to 1875.

STATE	$1	$2	$5	$10	$20	$50	$100	$500	$1000
Alabama					A				
Arizona				C					
California			D	A G					
Colorado				E					
Connecticut			A B C		A				
Illinois			A C	B	A				
Indiana				A	A				
Indian Ter.					A				
Kentucky			D		A				
Louisiana			C	B C					
Maryland							A		
Massachusetts	A		A B C D	A B C	A		A		
Michigan			F B C D	B C					
Mississippi				C					
Missouri			C						
N. Hampshire			C						
New Jersey			A			A			
New York		A	A D B F U G	A B M R	A B	A C D	A		
Ohio			A B	C			A		
Pennsylvania			B D	B	A		A		
Rhode Island		A	A B						
Texas			D	A C	A				
Vermont			A C	B	A				
Wisconsin			B						

Fac-Simile of Discount Glass Used at the National Bank Redemption Agency for Discounting National Bank Notes, and by the U. S. Treasurer for Discounting U. S. Notes, Gold and Silver Certificates.

U. S. Treasury Notes, also Gold and Silver Certificates, are about ¼ inch longer than National Bank Notes. A calculation, however, can be made from this Scale.



Fac-simile of Discount Glass

All Notes equalling or exceeding three-fifths of their original proportions, and bearing the name of the bank and the signature of one of its officers, are redeemable at their face value. Mutilated, U. S. Notes, Gold Certificates and Silver Certificates are redeemable at their face value by the U. S. Treasurer and Assistant Treasurers, when not more than two-fifths of the note is missing. When mutilated so that less than three-fifths, but clearly more than two-fifths, of the original proportions remain, are redeemable by the Treasurer only, at one-half the face value of the whole note or certificate; unless when accompanied by an affidavit that the missing portions are totally destroyed, and then all fragments are redeemable at full face value.

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